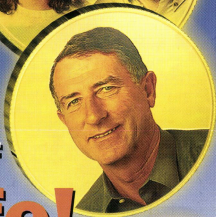
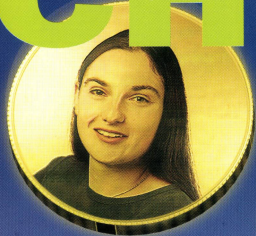


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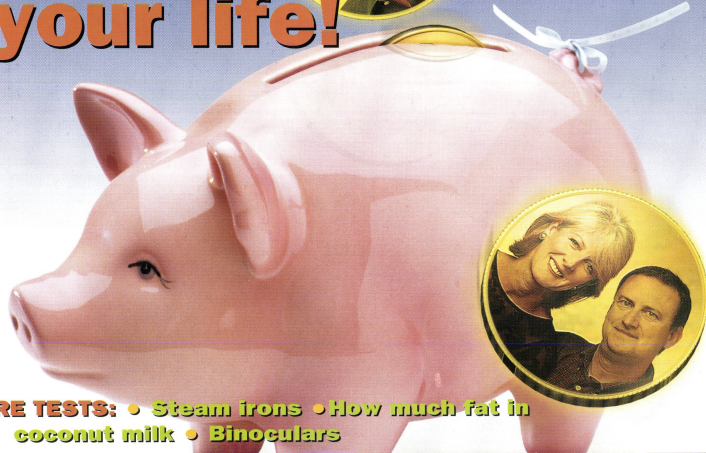
Nursing homes:

telling the good from the bad

Hurt your back?

Here's what to do

How to have money for the rest of your life!



MORE TESTS: • Steam irons • How much fat in coconut milk • Binoculars

Unit pricing: consumers *do* want it



Jane Mackenzie

"When, oh when, are we going to see supermarkets provide unit pricing? Why not take the pain out of mental calculations or worse still, having to carry round a calculator, and just give us unit pricing? We've been talking about it for such a long time, but what do we need to do to get this going? Which bodies can consider and enact this requirement on price tags? I'm willing to do my bit to help in whichever way I can because it benefits us all to know good value for money and not have to be mathematical geniuses to realise it!"

"I've resorted to taking a small calculator when shopping and always bemoan the fact that we have no unit pricing. Because packaging sizes are so arbitrary, it's very difficult to do simple comparisons of the same-brand product in different-size containers, let alone competitive brands."

"Canada has unit pricing [as do the US and UK]. And I loved it. No more headaches trying to do a complicated division in my head."

These are just a few comments about unit pricing in supermarkets that consumers have made recently on CHOICE's website. It's a simple enough concept: shelf labels that tell you how much each product costs per 100 g or 100 mL, making for easy comparisons. And it doesn't appear to be technology that's stopping supermarkets from doing it. Their usual response is that no-one asks for it.

This isn't strictly true. CHOICE, which represents Australian consumers, has repeatedly asked for it. Anyone who's lived in a country where they do have it practically pines for it — imagine the time it saves while you're shopping.

So if all the supermarkets want is evidence that people do want unit pricing, let's tell them. It might take a bit of effort, as just bending the ear of your checkout operator may not reach the people who make the decisions. You could contact head office; if their websites have a feedback section, you could tell them there; you could ask to speak to a supervisor next time you have a spare five minutes when you're shopping. You could also tell us what you think in our forums. Go to www.choice.com.au, click forums → food & drink → food labels and you'll see the unit price charts listed.

And here we are telling the supermarkets again: consumers do want unit pricing. Your refusal to give it to them does no good for any image you might be trying to create of being family-friendly or value for money. You just appear greedy and unhelpful.

Jane Mackenzie, Editor

Your letters

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't personally answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.

Write to us at CHOICE, 57 Carrington Road, Marrickville 2204.

Phone us on (02) 9577 3399.

Fax us on (02) 9577 3355.

email us at ausconsumer@choice.com.au

World Wide Web address: www.choice.com.au

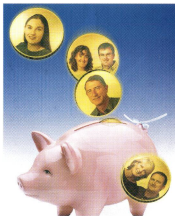
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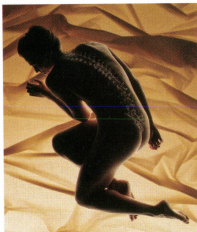


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Deciding a loved one needs to move into a nursing home isn't easy. But if it's the only choice, you need to know what to look for and how to get the best for them. Here's the background and some useful checklists.

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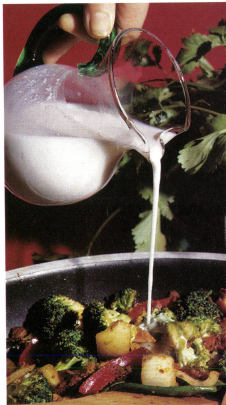
Yummy in a curry, but how much fat's in that coconut product?

39 Setting your sights: binoculars

Life as such may not be a spectator sport, but many enjoyable parts of it are. A pair of binoculars can get any nature lover, sports freak or opera buff much closer to the action. And if you're going to the Olympics, one of these could just fill the bill — and at a pretty reasonable price.

44 Steamed and crease-free: steam irons

Is ironing one of those chores you just hate? We tested a bunch of steam irons to find one that makes it all a little easier.



Your subscription and the GST

The GST comes into effect on July 1, 2000, and applies to any issues of CHOICE in your subscription period that go past that date. As a non-profit organisation we can't afford to absorb this cost and have included it in the subscription price. So if you subscribe or renew your subscription any time between August 1999 and the end

of June this year, some of the issues will attract the tax. After July 1, GST will apply to the whole subscription. Page 49 shows the subscription prices for periods starting from July 2000. If you have any queries about this, please call CHOICE Consumer Services on (02) 9577 3399 (or see the bottom of page 2 — far left — for further contact details).

CHOICEcuts

Hands-free maybe, but what about risk-free?

AS YOU MAY WELL HAVE HEARD IN the news, *Which?* magazine, published by our UK counterpart, has worrying news for anyone who's been using a hands-free kit to protect them from mobile phone radiation: some of these kits seem to increase, rather than reduce, your exposure to radiation.

Which? tested two kits and found that "the carpiece wire on the hands-free kits ... acts as an aerial, [channelling] three times as much radiation to your head" as using the phone without the kit would. *Which?* also tested some radiation shields and questioned whether they would offer any protection.

So it seems hands-free kits can carry radiation to your head — the issue of how much is hard to answer because different researchers measure the radiation in different ways. Local researchers at Sydney's St Vincent's Hospital and the University of Sydney have also found that

kits can expose users to radiation, though their findings indicate this would be less than when using the phone without the kit. Variables include the model of phone and hands-free set, and the position of the phone and the cord.

Should you be concerned? It's hard to say because it's still not known whether mobile phone radiation poses a health risk in the first place. For more on potential risks and the available evidence, check out our January/February 1998 CHOICE article, *Mobile phones — how safe is safe?* (If you're a subscriber but don't have this issue, call our consumer services department on (02) 9577 3399 and ask for a copy, or go to www.choice.com.au/articles/a100418p1.htm.)

At the least, the *Which?* report suggests you can't assume you're safe simply because you use a hands-free kit.



If you're concerned about exposure to radiation, there's only one safe solution: limit your mobile phone conversations and use a normal phone instead whenever you can.

CHOICE wants mobile phone manufacturers to be open with consumers and release any information they have on this issue. Mobile phones should be labelled with their radiation emission levels, expressed in a way that's easy for consumers to understand. In the long term, CHOICE urges manufacturers to design and build mobile phones that reduce exposure to radiation. We're also hoping to follow up this issue with some tests of our own later this year.



CHOICE is one of many consumer magazines from organisations worldwide that make up Consumers International.

Get the lowdown on what's happening with your fellow consumers around the world in World Consumer Snapshot.

■ No sex thanks, we're smokers

Those of us long enough in the tooth will probably remember an advertising campaign that proclaimed: "Kiss a non-smoker — enjoy the difference."

Well, according to Consumers International's *Consumer Currents*, male smokers are less likely to be in the mood for a bit of slap and tickle in any case.

A US study surveyed couples undergoing fertility treatment and asked how frequently they had sex, how satisfying it was and the number of cigarettes they smoked per day. Non-smoking men reported having sex twice as often and, on a scale of one to 10, rated the experience a nine compared to an indifferent five for those who smoked more than 30 cigarettes a day.

According to the study's author, tobacco toxins are stored in the testes and it's possible that the male hormone testosterone may be affected.

■ Look smart, sleep tight

Sudden Infant Death Syndrome (SIDS) is every parent's worst nightmare. On June 30 it'll be Red Nose Day again and we'll all be conspicuous in our support for a worthy cause.

However, according to India's *Insight*, red noses are no longer the only fashion item available to combat SIDS. An Indian-US research team from Georgia Tech in the US has developed a 'Smart Shirt' that can alert parents when a child's vital signs show any hint of danger.

Made from cotton and no heavier than a regular T-shirt, the Smart Shirt is fitted with unobtrusive sensors able to systematically monitor vital signs and hopefully provide parents with greater peace of mind.

■ Logging on the poor

The information technology revolution is all very well for those who can afford to join the great leap forwards. But if you don't have the money you can only look on and fall further behind as the great digital divide further alienates the disadvantaged.

However, according to Ireland's *Consumer Choice* the UK Government is trying to bridge the gap. Over the next three years, 100,000 computers (upgraded older models with Internet capability) will be offered to low-income British families, leased for as little as A\$12 a month. Basic computer training will also be available. Vive la révolution!

Towards safer baby products

CONCERNED ABOUT THE number of children injured and even killed in accidents with nursery products, the Infant and Nursery Products Association of Australia (INPAA) recently launched its Safebaby Code, a code of practice for manufacturers, suppliers and retailers of nursery furniture to help ensure their safety.



Safebaby
CODE

Making it Simpler to Buy Safe

The Safebaby logo is displayed on a swing tag attached to products such as cots, portable cots, prams and strollers, high chairs, change tables, babywalkers and bouncinettes. It certifies that the product incorporates features known to reduce the risk of injury and meets the code's requirements. These were developed in co-operation with Kidsafe, the Child Accident Prevention Association of Australia, on the basis of research into injuries and products conducted by Monash University Accident Research Centre and Furntech, the Australasian Furnishing Research and Development Institute.

Products with the Safebaby Code swing tag comply with mandatory or voluntary Australian standards, or relevant overseas standards where no Australian standards exist, or relevant safety research where no guidelines exist. And retail staff selling them are being trained in the safe use and responsible sale of nursery products.

We commend the INPAA on this initiative and hope that our future tests of nursery products confirm that products bearing the Safebaby logo meet all reasonable safety requirements.

Correction

Cots

September 1999

In the table on page 22, we listed the column on 'exterior dimensions' as 'height x length x width'. This should have read 'width x length x height'.

This mistake is also printed in the latest edition of the *CHOICE Guide to Baby Products*.

Addendum

Long-life bulbs

April 2000

We omitted to mention in this article that this test was made possible by funding from the Australian Greenhouse Office (AGO), the Commonwealth Government agency on greenhouse matters. CHOICE's published views, however, are independent of the AGO's.



Can you help?

Had any holiday hassles?

If you've had any hassles while on holiday or planning one, we'd like to hear from you. It could have been to do with your tickets, travel arrangements, accommodation, money or any other area.

We'd be interested to hear what the problem was, how you went about resolving it, and whether you managed to reach a satisfactory solution. Did you use any dispute resolution mechanisms to help you? What was your experience of working with them?

Please write to **Holiday hassles**, CHOICE, 57 Carrington Road, Marrickville 2204, fax to (02) 9577 3377, or email to holidayhassles@choice.com.au, by June 30. Thank you for your help.

Beware hot noodles

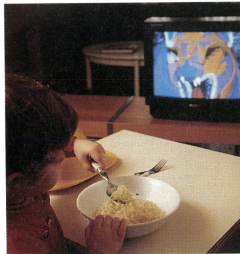
INSTANT NOODLES ARE A FAVOURITE WITH KIDS, BUT The New Children's Hospital in Sydney has warned parents their children could be burnt when preparing or eating a noodle snack.

The hospital has seen a steady increase in scalds in the past two years, and it's also noticed a trend of more kids being burnt in accidents with noodles. In 1991 it treated only one child with burns from noodles, but this rose to five in 1997 and eight in 1998. At the beginning of November 1999 six children had already been burnt that year by dropped noodles.

The hospital says young children shouldn't be left to take food out of the microwave or pour boiling water over noodles. If they're eating in front of the TV, the food shouldn't be hot. Noodles in particular stick to clothes and skin, so the resulting burns can be serious.

The difference between a child with burns who receives prompt first aid and one who doesn't is dramatic. The Burns Unit at the hospital offers this first-aid advice:

- **Stop the burning** — for example, put out any flames, pull off any clothing soaked with hot fluid, turn off the electricity.
- **Apply cold water** for 20 to 30 minutes — use cold tap water and start as soon as possible, using a flow, dribble or spray. The cold water should give relief from pain. Using cold wet cloths isn't recommended, as they don't cool the burnt skin but can make the child too cold. And don't apply ice, as it deepens the burn and also makes the child too cold.
- **Keep the child warm** — wrap unburned areas and turn on a heater to get the room temperature up to 28–30°C.
- **Give this first aid** immediately; if the burn is extensive, get the child to hospital urgently.



Paint minus the pong

A FRESH COAT OF PAINT IS OFTEN AS DISTINCTIVE FOR its smell as it is for its look. While you might wish to hang around and admire your handiwork, it's more likely you'll be making a dash for the open air.

There are, however, a couple of low-odour paints on the market, together with an odour-reducing additive, that claim to make painting gentler to the nose.

We decided to compare them to a standard paint by applying them in separate rooms of an empty house. **BERGER BreatheEasy**

Low Sheen Acrylic and WATTYL Clean Air 3 Interior Low Sheen 100% Acrylic are the two low-odour brands we found in the stores. We used **DULUX Wash & Wear 101 — Super Acrylic Low Sheen**, a standard water-based paint, for a comparison. We also mixed **ODOUR ZAPP**, a paint-odour eliminator, into a tin of this paint to see how it worked.



Our testers found the smell of the **DULUX** to be acceptable and not too irritating in itself, but if you're bothered by the smell of water-based paints (which are in any case a lot less irritating than solvent-based paints), the **BERGER** and **WATTYL** products could be a good alternative. Both paints were noticeably less smelly than the **DULUX**. The **BERGER**, marketed as a "fume-free" paint, was considered slightly better than the "low-odour" **WATTYL**, though it wasn't completely free of fumes.

ODOUR ZAPP certainly eliminated the standard paint smell, but replaced it with a citrus fragrance that you may or may not prefer. However, while we added 10 mL to a 4 L tin, which is within the guidelines on the product suggesting 5–15 mL, the manufacturer later advised us to start with the minimum dose before reaching a preferred level. This information also appears in the small print on the packaging, and you might get more subtle results adopting this method.

In all, if paint gets up your nose, the low-odour **BERGER** or **WATTYL** are a good bet for clearing the air. They'll be less smelly to start with, the smell will disappear sooner and they won't cost you much more than most standard paints. **ODOUR ZAPP** costs around \$9 for a 50 mL bottle.

Where's the smart money?

IN 1996 THERE WERE FOUR SMART card trials in Australia (**CHOICE** reported on them in February 1996). The big players were testing both disposable and reloadable cards. Smart cards were being handed out for testing by banks and credit unions, and buses and trains were testing them as transport cards.

It was a reasonable bet that, at least by Y2K, we'd all have a smart wallet full of such wonders. And here we are, four years later and not a chip in sight.

We've got wallets full of cards: for credit, ATMs, gym membership, and weekly train tickets, but where's the smart money?

The only example we've seen so far is **Visa TravelMoney** — a 'stored-value' card that you can use at ATMs around the world. Rather than accessing your accounts or using credit, you prepay an amount between \$250 and \$10,000 onto the card and use it wherever you like (see **CHOICE**, November 1999, for more on this card).

Visa says its 1996 trials identified a fairly specific demographic for smart cards (also known as e-currency) — people without access to other electronic payments such as credit, debit or EFTPOS, and/or who prefer small transactions: basically, people under 18 or low-income earners.

The trials also showed replacing cash with smart cards would cost a lot of money. And neither business nor the interested consumers want to wear the cost. With such a specific demographic and a big cost barrier, it's easy to see why our wallets aren't as smart as we thought they might be.

The industry is now looking at a multi-function card, where the card you use in the pay phone will be the

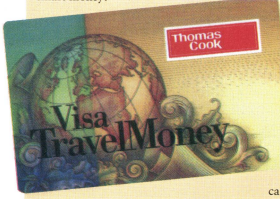
same one that gets you onto the train or into the gym.

Visa and **MasterCard** say partnerships are being created between transport, telecommunications, banking, rewards programs and other forms of business. They say this will improve economies of scale by sharing infrastructure, and should make smart cards more convenient for consumers.

All the same, what's really in it for consumers? Before we get on the smart bandwagon we'll want to know the answers to:

- How secure is the transaction?
- What if it doesn't work for some reason, yet we've already paid for the card?
- What information is stored on the card, who owns it and who has access to it?
- Does the individual consumer have access to the information on the card?
- Will the consumer be able to obtain an audit trail of transactions?
- What about security, privacy, terms and conditions?

Like to tell us what you think? Go to www.choice.com.au, click on forums → money → loans & credit cards → chat about our column on smartcards.



● YOUR letters

I can't eat a percentage!

In the article on GST (April 2000) it was suggested that "eliminating a 22% WST (wholesale sales tax) and introducing a 10% GST should amount to a net decrease of about 6-8%". I think we're all in for a shock.

As a retailer I currently sell an item that costs me \$1000 + 22% WST (so a total of \$1220) for \$1830 to you. In order for me to pay my bills and eat, I add \$610.

When GST comes in, the item will cost only \$1000. But I still need to make \$610 to live. So my price before GST must be \$1610 and the price you pay me will be \$1771. You save \$59 and my price has dropped about 3%.

This example points out some problems with government advertising and public awareness.

It is the dollar profit that matters, not the percentage profit. With WST, I add 50% to earn enough money to live. If, under GST, I add 50% I'll only earn \$500, so my business will make \$110 less profit. I simply can't afford to make the same percentage profit.

Also, my assumption that my costs will not go up may be wrong, because I have no idea what my suppliers are going to do.

The effect of GST depends primarily on the WST rate and the retail profit margin. I suggest that only the 32% WST items can be expected to drop in price significantly (a jewellery retailer I know will drop prices by about 5% because of the removal of the 32% WST). But if the wholesale price is low and the retail margin is high we can expect price rises, because the GST will far outweigh the removal of the WST.

Also, because the government is forecasting a cost-of-living spurt, even though some prices may drop in July 2000, we can be certain they'll rise soon after. After all, my \$610 won't be enough to pay the additional GST on my food, electricity, presents, CHOICE subscription and so on. I'll probably put my prices up as soon as I can or you'll see on my shop door 'closed because of death of owner'!

Dr Richard Watkins
Kingston, Tasmania



Dr Watkins is quite right. If a retailer's margin is very high, that'll have a big impact on the net price change when the wholesale sales tax (WST) is replaced with the GST. The higher the margin, the smaller the price drop.

If anything, this sort of scenario only underscores all the hidden variables (like retail margins and WST levels) that will come into play when prices move on July 1.

Unfortunately, it's very difficult to give consumers precise answers to many of their questions. We're expecting to be able to provide more guidance online as you read this (www.choice.com.au).

Who's got a problem?

After reading your survey about the banks' infolines (Jan/Feb 2000) I read an article in *The Age* of February 10 ["We're not the problem: bankers", which reported on a paper by Mr Tony Aveling, then chief executive of the Australian Bankers' Association (ABA)].

This article clearly shows that it's not the banks that are at fault but the customers. It's the customers' stupidity not to see the advantages of the closures of their local branches. It's the customers who, in their ignorance, just can't see the benefits of not having to talk to a real person

over the counter, but instead doing their banking business either on street corners (with ATMs) or over the phone, with cryptic instructions.

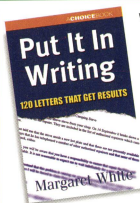
As for hanging on the phone, well, what better opportunity to do a bit of meditating. Life's far too hectic and we can all do with a few quiet minutes to contemplate the meaning of everything.

We, the public, are so mean-spirited that we begrudge the banks and their shareholders their few billion dollars' profit. They had to spend millions of dollars educating us about their humane side through various commercial radio stations. That didn't work. Now they've got to spend another \$4 million to correct our misguided opinions. [*The Age* reported that Mr Aveling would like the ABA to implement a plan (with a proposed budget of under \$4 million) to tell the "whole story".]

Too bad that I won't see these announcements, since I don't watch commercial television. I only hope the education campaign starts before the people from rural districts, where numerous bank branches will be closed, get too angry.

Brigitte Wustermann
Bayswater, Victoria

LETTER OF THE MONTH



We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. To thank you for writing to us, *Your letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Brigitte Wustermann of Bayswater, Victoria, receives *Put It In Writing* (second edition), or any other book of her choice from Consumer Bookshelf, pages 36 to 38.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.

Coconut cream, milk, powder...

Yummy in a curry but how much fat's in it?

IN BRIEF

- Go shopping for coconut cream and you could come home with something with as little as 11% fat in it or as much as 36% (nearly as much as ordinary cream). You can't tell, because the fat content's often not listed on the label.
- It's not just the amount of fat in coconut cream that's of concern, but the type too. It's nearly all saturated — not good if you've got heart problems.
- Restaurant caution: dishes like red and green curry and laksa are usually full of coconut cream. While it's probably OK to go for one of these dishes occasionally, don't make it a habit.

IF YOU'RE WORRIED ABOUT YOUR weight or have heart problems, you'll want to know how much fat (as well as what type of fat) is in the food you eat. Coconut cream and milk are increasingly popular as more people cook Asian food at home, but a lot of brands don't have any nutrition labelling, making it hard to know which one to choose.

We bought all the brands of coconut cream, milk and powder we could find in the supermarket (a total of 28) and analysed them for fat content. See the table (right) for results.

How much fat?

We were really surprised at the huge variation in fat content between different brands — you can buy a coconut cream with as much as 36% fat (that's similar to the fat content of real cream) or as little as 11% (a big difference to the fat content of your meal if you whack in a 400 mL can, oblivious to how much fat's in it).

And while you might assume that what's called coconut *cream* would have more fat than something called coconut *milk* — it ain't necessarily so.

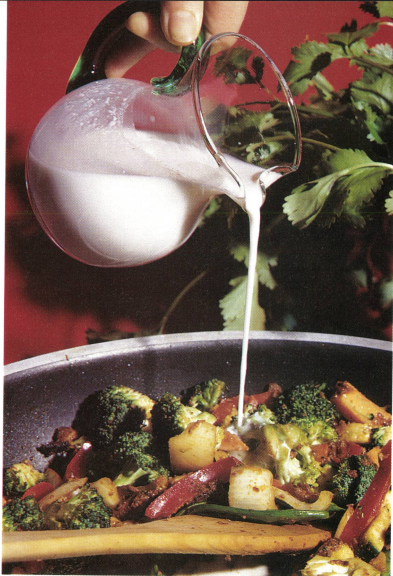
There are brands of coconut milk with as much as 28% fat and coconut cream with as little as 11%. One of the 'light' coconut creams (AYAM BRAND) was 17% fat. And one brand — TRIDENT — had the same amount of fat in both its milk and cream versions.

Coconut cream or milk — what's the diff?

There's no standard in Australia that defines what coconut milk or cream is, so manufacturers can call it whichever they want.

Whether it's called cream or milk, it's all extracted from coconut flesh (it's not the juice in the middle of the nut). Some manufacturers who make cream and milk say their cream is higher in fat and comes from the portion that rises to the top after extraction.

'Light' versions of coconut cream or milk contain more water and less fat, though they mightn't be as low in fat as you'd expect. At least you can tell the fat content of the 'light' products because any product making a nutrition claim like that has to have a nutrition panel on the label.



Coconut milk/cream

Brand (from lowest to highest fat content)	Size	Origin	Price per 100 mL (\$)*	Fat (%)
TRIDENT Lite Coconut Milk	400 mL	Thailand	0.40	5
ROYAL LINE Coconut Milk	400 mL	Thailand	0.32	6
TCC Lite Coconut Milk	400 mL	Thailand	0.37	6
HOME BRAND Coconut Cream	400 mL	Thailand	0.18	11
SAVINGS Coconut Cream	400 mL	Thailand	0.18	12
SUPREME Coconut Cream	400 mL	Thailand	0.33	12
BLUE DRAGON Coconut Powder	160 g	Thailand	0.49 (A), 0.29 (B)	13 (C), 8 (D)
A TASTE OF THAI Coconut Milk	400 mL	Thailand	0.41	14
BLUE DRAGON Coconut Milk	400 mL	Malaysia	0.37	14
GREENLAND Lite Coconut Cream	400 mL	Indonesia	0.34	14
TRIDENT Coconut Cream	400 mL	Thailand	0.42	14
TRIDENT Coconut Milk	400 mL	Thailand	0.38	14
BALI KITCHEN Coconut Cream	400 mL	Indonesia	0.43	15
FARMLAND Coconut Cream	400 mL	Thailand	0.34	15
GREENLAND Coconut Milk	400 mL	Indonesia	0.34	16
AYAM BRAND Light Coconut Cream	270 mL	Malaysia	0.79	17
NO FRILLS Coconut Cream	400 mL	Thailand	0.18	17
TCC Coconut Milk	400 mL	Thailand	0.37	17
AROY-D Coconut Extract	400 mL	Thailand	0.36	18
SAMOA Coconut Cream	400 mL	Samoa	0.47	19
TRIDENT Coconut Milk Instant Powder	120 g	Malaysia	0.38 (A), 0.28 (B)	19 (C), 14 (D)
ADMIRAL Coconut Cream	400 mL	Thailand	0.39	20
MAGGI Coconut Milk Powder Mix	150 g	Sri Lanka	0.43 (A), 0.27 (B)	22 (C), 14 (D)
GREENLAND Coconut Cream	400 mL	Indonesia	0.34	24
KARA Natural Coconut Cream	200 mL	Indonesia	0.57	24
ASIA AT HOME Coconut Milk	200 mL	Indonesia	0.70	25
AYAM BRAND Coconut Milk	140 mL	Malaysia	0.88	28
AYAM BRAND Coconut Cream	140 mL	Malaysia	0.92	36

* Based on the price we paid.

(A) This is the price per 100 mL when made up to a cream according to the instructions.

(B) This is the price per 100 mL when made up to a milk according to the instructions.

(C) This is the calculated fat content of 100 g of coconut cream when made up with water according to the instructions.

(D) This is the calculated fat content of 100 g of coconut milk when made up with water according to the instructions.

Powder's no different

The powder is made from dehydrated coconut milk with added bulking agent (maltodextrin) and emulsifier (to help it mix properly with the water). You just add water and you've got yourself a coconut cream or milk. It's handy to have as a standby in the cupboard. Fat-wise, they're comparable to many of the tinned products.

What else is in the can?

All the products, except for the AYAM and KARA brands, have water added to them. Some have vegetable gums added too — these stop the fat and water separating in the can, and make the product seem creamier. ASIA AT HOME has four different

gums added to it — seems like a bit of overkill. Check out the ingredients list before you buy your next can to see what you're getting. □



Lots of brands — many with no information about their fat content.

Here's a recipe to try with one of the lower-fat milks or creams:

Chicken or seafood laksa

(Laksa originally comes from Malaysia, but today is found on most Asian menus. It's a meal of noodles served with chicken or seafood in a coconut milk soup.)

Ingredients

- 1 tbsp peanut oil.
- 1 onion, finely chopped.
- 1 garlic clove, crushed.
- 2 tbsp of laksa paste (you can buy this at most supermarkets).
- 12 green prawns, peeled with tails on, or 1½ cups raw chicken, sliced.
- 400 mL can coconut milk.
- 1 cup vegetable stock or water.
- 250 g rice vermicelli: soak in boiling water for 5 minutes, drain.
- Bean sprouts.
- Coriander sprigs.
- Cucumber, chopped.
- Lime wedges.

Method

- Lightly fry onions and garlic in oil for 5 minutes.
- Stir in laksa paste, cook for 1 minute.
- Add prawns or chicken, stir-fry until cooked.
- Add coconut milk and stock or water, simmer for 5 minutes.
- Divide noodles evenly into two large bowls, pour laksa mixture over the noodles.
- Garnish with bean sprouts, cucumber, lime, and coriander sprigs.

Serves 2

Looks that kill



Nowadays, we don't use animals to test ingredients for cosmetics in Australia, and elsewhere it doesn't happen nearly as much as it did in the past. But for the concerned shopper it's still hard to know which products contain ingredients that haven't been tested on animals — regardless of what the labels say.

IN BRIEF

■ The good news is that there's been a major reduction in testing cosmetics on animals.

■ The downside? Finding a product that contains nothing that's ever been tested on an animal is extremely difficult. Probably the best you can do is to accept certain criteria regarding when a company stopped testing or using such ingredients — see right.

■ Many scientists and cosmetics companies believe alternatives to animal testing are just as effective, and regulatory authorities, such as NICNAS in Australia, are also slowly coming round to the idea that alternative tests are valid.

THESE DAYS NOT MANY PEOPLE STILL argue that cosmetics ingredients should be tested on animals. There's an ardent move worldwide against it, not just by consumers, but also from both scientists and industry. While this is good news, shopping for cosmetics if you want to avoid ingredients that have ever been tested on animals hasn't got much easier. Labels with broad claims like 'cruelty-free' are no help — it may be true of the product, but says nothing about the ingredients in it.

Using ingredients whose safety was established long ago — quite likely by animal tests — is one way companies can avoid further testing now. The Choose Cruelty Free group (CCF) offers three standards to which companies can claim they adhere in order to be listed in its *Preferred Products List* (PPL — see *Finding out*, right):

■ The 'never tested' rule — no ingredients tested on animals are used in the product.

■ The '1985 cut-off' rule — no ingredients tested on animals since then are used.

■ The 'five-year rolling' rule. This is the minimum standard and means the company hasn't used any substances tested on animals in the last five years. It's controversial because it means each year a company could add ingredients that were tested on animals six years before.

As an example, The Body Shop previously came under fire because it followed this rule, but has now changed to a fixed cut-off date. However, this dif-

fers from the PPL 1985 cut-off date, as it starts from December 31, 1990; the company only uses ingredients that haven't been tested or retested on animals since then.

All up, it's not simple to know what you're buying.

Finding out

The *Preferred Products List* is one way to find out what various companies claim about their products and animal testing. To compile it, CCF sends major companies a detailed questionnaire and a declaration to sign that the information is true. Smaller companies can obtain one by contacting CCF direct. The brand names of each company are then listed as conforming to one of the three standards noted earlier, so you can choose the one that best matches your concerns and pick products accordingly. Phone (03) 9328 1377 for a copy (or go to www.animal liberation.org.au/ccfintro.html).

However, many well-known names aren't included in this list, or in any other lists you might come across. Major cosmetics companies seem the most reluctant to openly promote a 'not tested on animals' policy. And none of the companies CHOICE randomly visited in major stores (including Clinique, Estée Lauder, Lancôme, Prescriptives and Gatineau) displayed any visible promotion of 'no animal testing'.

However, when counter staff were asked about various companies' policies the reaction was an emphatic "no" to animal testing. Only Elizabeth Arden

produced any evidence, in the form of a signed declaration that stated: "We do not sponsor or perform any animal studies on our product formulations. This has been our policy since 1988."

The reluctance to actively promote such a policy in ads or listings like PPL may stem from fear of potential 'misleading advertising' claims, as companies can't totally control other sources involved in their cosmetics production process.

They may even fear product liability claims stemming from the lack of animal testing. According to the World Medical Declaration, signed in 1964, no ingredient is allowed to be tested on humans before first being checked out on animals. And while animal testing for the safety of cosmetics isn't mandatory under the US Food, Drug & Cosmetic Act, the US Food and Drug Administration encourages companies in some cases either to use animal testing or provide warnings that the product hasn't been tested in such a way. This background may have led to some companies and testers feeling pressured to use animal testing, or at least not to make claims about not doing so.

The Center for Alternatives to Animal Testing (CAAT) at Johns Hopkins University in the US acts as a global resource for the development of replacement, reduction and refinement alternatives for research and testing. It held a World Symposium in 1983 that explored alternative tests for product safety. During this symposium, a number of toxicologists stated that often the use of the LD50 and

Draize tests (see *Their pain, our gain*, below) was due to pressure from regulatory agencies.

Are there reliable alternatives?

There has been major change since 1983: not only do most cosmetics companies not test on animals any more, but many invest big dollars into research on alternatives.

For example, major company Procter and Gamble has invested more than \$US120 million in developing alternatives. Though the company still uses animal testing in some circumstances, it points out on its website that: "We conduct only the minimal amount of animal testing necessary to prove our products are safe or to comply with government regulations." Durk Jager, Procter & Gamble CEO, adds that they "hope someday to eliminate it [animal testing]".

Regulatory authorities are also becoming more amenable to the idea of alternatives to animal testing, says the Humane Society International: "Nowadays, organisations such as the National Registration Authority in America, as well as drug companies, have begun to validate alternatives."

John Woods, Executive Director of the local Cosmetics, Toiletry and Fragrance Association, says as far as he's aware, no testing of ingredients for cosmetics is done in Australia. However, the National Industrial Chemicals Notification and Assessment Scheme (NICNAS) assesses cosmetics ingredients that aren't on the Australian Inventory of Chemical Substances. While a standard toxicological package

alternatives are just as effective. They include:

■ Irritation assay

This system assesses the irritancy level of substances. It mimics the reaction of the cornea and human skin when exposed to foreign substances and has the ability to determine the toxicity of more than 5000 different materials.

■ Corrositex

This is used as a substitute for the Draize patch test. It assesses corrosivity by using a protein membrane that functions like skin. Artificial 'human' skin used in skin grafts for burn victims can also replace animal tests.

■ Topkat

This is a computer software package that predicts oral toxicity as well as skin and eye irritation using mathematical and computer models based on the physical and chemical structures and properties of a substance. 'Virtual' organs predict how drugs will be absorbed and metabolised by vital organs.

Many other toxicological test kits have been developed that can indicate whether compounds in products will cause cancer or other medical problems. Some companies also use human volunteers.



Testing not the only issue

For some people, 'not tested on animals' may be only one aspect of the issue of animals and cosmetics. For example, some so-called 'cruelty-free' products contain ingredients that haven't been tested on animals but have been derived from them, such as collagen, elastin, gelatine and tallow. The *Preferred Products List* (see above and *Finding out*, left) has information on which otherwise cruelty-free cosmetics contain these animal by-products.

Their pain, our gain

The following are the most common product tests conducted on animals to evaluate if a substance could be harmful to humans in any way.

■ LD50 test (Lethal Dose 50)

Animals are force-fed, or otherwise subjected to, increasing quantities of a particular substance, until 50% of them die.

■ Draize eye test

A highly concentrated amount of a substance is applied to the eyes of often restrained, unanaesthetised animals. The eye is then observed for damage such as ulceration, swelling, blistering and clouding of the cornea.

■ Draize patch test

Animals that are often restrained and unanaesthetised have a patch of skin shaved and sometimes abraded, and then a test product is thickly applied to it and the reactions observed.

Alternative tests

Using only existing, established materials in their products is one way companies can avoid animal testing now. Alternative testing procedures are also becoming more acceptable, as companies are pressured by consumer demand and concerned personnel within their ranks. Many scientists believe



must be provided by companies, NICNAS accepts and encourages alternatives to animal testing to support the assessment of cosmetic safety.

The bottom line

An obvious way to avoid animal testing now is to use ingredi-

ents whose safety is already established. However, cosmetics companies like the new, as it helps them get a step ahead of their competitors. The issue therefore remains current and the questions still have to be asked.

So can you trust 'cruelty-free' or 'not tested on animals' claims? Probably, if a company claims it doesn't do these tests now. There's no animal testing for cosmetics in Australia or the UK, and it's estimated that elsewhere it doesn't happen nearly as much as it did in the past. And these days, we think companies would be unlikely to take the risk of publicly stating they don't test on animals if in fact they do. But it doesn't mean the ingredients in their products may not have been tested once.

To help you choose, you can find out more about individual companies' policies by using a reputable source of information, such as the *Preferred Products List* (see *Finding out*, page 10). However, even lists like this have to rely on companies telling

Unconvinced?

Not everyone is convinced the cosmetics companies are doing enough to avoid animal testing. The US organisation People for the Ethical Treatment of Animals (PETA), for example, used to heavily target Procter and Gamble, including it on its 'Companies that test on animals' list.

PETA is re-evaluating its campaign focus because of Procter and Gamble's greatly reduced use of animal tests. And a scientist from Procter and Gamble received the 1999 Russell & Burch Award from the US Humane Society for advancements made in alternatives to animal testing research.

But PETA still argues: "More than 500 companies, including Avon, ensure their customers' safety by using **non-animal** tests." (Avon was one of the first major companies to announce a permanent end to all animal testing on its products — it received the 1993 Recognition Award from the Johns Hopkins Center for Alternatives to Animal Testing in the US.)

PETA assesses products available from major companies, many of which are imported into Australia from the US. You can find more information on its website:

- Companies that test on animals:
www.peta-online.com/cmp/cctest499.html.
 - Companies that don't test:
www.peta-online.com/cmp/ccdont1099.html.
- Address: 501 Front Street, Norfolk VA 23510, US.

the truth when they respond to CCF's questionnaire. If that's not enough for you, see *Avoiding animal-tested products: what you can do*, below, for further suggestions. □



Although no-one really regulates the 'not tested on animals' slogans, some reputable organisations only grant the use of their logos, such as the 'Choose Cruelty Free' bunny, to companies that meet their criteria.

Avoiding animal-tested products: what you can do

Finding a product whose ingredients have never been tested on an animal is extremely difficult. But by choosing companies that claim a 'no testing on animals' policy, you're supporting future changes and encouraging the cosmetics industry to implement them.

Although it's argued that companies should be accountable for their own actions, the bottom line

is that ultimately they'll respond to consumer demand.

■ 'Approved' products

If you're concerned, reassess the products you're using and find suitable replacements if necessary (by using the *Preferred Products List*, for example).

■ Shun the new

All new ingredients are required by law to undergo rigorous testing, which often leads to animal tests. Although changes are being made, alternatives are still not fully recognised. Avoid products that are new or 'improved' with new technology or

ingredients unless you know they haven't been tested on animals.

Note: 'Natural', one of the most abused words in the language on cosmetics labels, doesn't mean cruelty-free.

■ Question, question, question

If you really love a particular product but can't find it on any 'cruelty-free' list, don't immediately dismiss it. Question the Australian distributor on its policy; ask whether it's checked the manufacturer's stance — and check it out yourself too. Ask if it uses alternative tests and supports broader use of alternative tests and research. At the very least, your inquiries will give the company food for thought.

■ Maintain the rage

Public pressure is the main impetus for change. Keeping up the pressure — the push towards alternatives to animal testing — will bring more benefits. Writing letters, signing petitions or even boycotting products are all ways to get the message across.

Your financial needs and goals will change depending on the stage of life you're at. The one thing that won't change is how much you stand to gain from taking the time to plan your financial future.

Money for a lifetime

MOST OF US FUMBLE THROUGH the weeks, months and years without ever doing any serious financial planning.

If you spend a bit of time taking stock of your current financial state and thinking about what you want for the future, the benefits can be amazing.

The first step is to use this report to decide which of the four 'life stages' you most closely identify with. Then sort out your basic finances to see exactly what shape you're in.

Finally, you can set sensible financial goals for your life stage and plan how to achieve them.

The golden rules

There are some golden rules for investing that everyone should keep in mind, no matter how old you are or what your family situation is.

- Markets run in cycles. Interest rates, property values, share prices all rise and fall. Don't panic if the value of an investment starts falling or has crashed. That's the worst time to sell (or convert the investment back to cash — which isn't always easy anyway because some investments aren't easy to cash in).

- You'll get the best results if you buy investments when prices or interest rates are low, hold on to them for the long term (at least five years) and sell when prices or rates are high.

Stage 1: First steps

You might think being young and single means you don't have to worry about money. In fact that's the best time to get ahead by planning and investing for the future (see "I need financial goals", page 14).

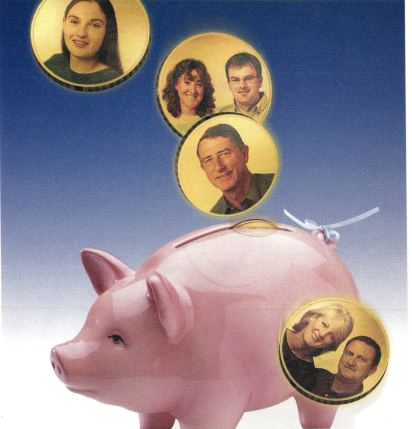
You may not be a high-income earner but your living expenses are probably comparatively low. Financial priorities include:

- Clear HECS debts.
- Build up emergency funds.
- Save a deposit to buy a house.
- Start contributing to super.

- Think seriously about risk: all investments have an element of risk but some are safer than others. How much capital can you afford to lose? That's your limit for the highest-risk investments.

- You can lower the risk of losing money by putting some in property, some in shares and some in interest-earning investments. If there's a crash in one market, you won't lose all your money.

- If you're close to retirement, don't go for high-risk investments. You don't want to lose your money when you don't have time to earn more.



IN BRIEF

- There are some golden rules for successful saving and investing (see below), but a lot depends on your age and family circumstances.

- Young, single people should be concerned with staying (or getting) out of debt and learning how to build up savings they can then invest.

- In your 30s and 40s, concentrate on paying off your mortgage and start to look at other investments. Super should be one of your priorities, along with securing the future of your children (if you have any).

- From your 40s, preparation for retirement or old age is a key concern.

- Retirees need to find ways to turn their super and other investments into money to live on, while keeping enough savings tucked away to pay for a new car, holidays, healthcare or special accommodation if it's needed.

Saving should be the keyword (even if spending sounds like more fun).

Student debts

Many students graduate from university with Higher Education Contribution Scheme (HECS) debts.

There are ways you can reduce your HECS debt.

- You only have to pay 75% of it if you can pay it in full upfront by the date specified by your university.

- If you pay more than \$500 but less than 75% of your HECS debt, you get a 25% discount on the amount you pay (but not on the debt itself).

So it's worth making even partial payments if you can, as they reduce the overall amount you have to pay.

"I NEED FINANCIAL GOALS"



Natalie has just moved back to live with her parents after breaking up with her boyfriend. She's 26 and works as an advertising consultant for a suburban newspaper.

Natalie didn't go to university, so she doesn't have a Higher Education Contribution Scheme (HECS) debt. She's been a wage earner since she was 19.

"Now I'm learning to live on one wage again, after living with a partner and saving one wage while we lived off the other," she says.

She's currently considering renting a house with a couple of friends and is also looking at leasing a new car.

"I'm planning how much I can afford rent-wise. Also how much I can afford to pay for a lease on a car. My

salary is set up with a car allowance."

Natalie has a few different super funds as a result of working with different firms. "I'd love to find some company that could find out where all my super is and put it all in one fund." (See *Think about super*, right, for how to go about this.)

Natalie bought a home with her boyfriend. He's now planning to buy her share of the property and keep it as an investment.

"Now I have another financial goal to set because I have to think of how to invest the money I get from the house."

She says she'll probably put it towards buying another property. "I think it's an important thing to have. It's a solid asset as long as you're capable of paying the money back."

Natalie would also like to have children one day. "So the thing is to set myself up as well as I can financially so I'll always have something to fall back on."

Your university will notify the Australian Taxation Office (ATO) of any outstanding HECS debt, which will go up in line with the Consumer Price Index. Once your salary reaches a certain threshold, HECS repayments will be deducted automatically. But you can make voluntary repayments at any time by cheque to the ATO and may receive a bonus (effectively a discount).

Clearing any debts (including HECS) should always be a priority. Being debt-free makes it much easier to save and invest successfully.

Funds for an emergency

Even young, single people can find themselves in an emergency situation, such as unemployment, injury or illness. Having a bit of money set aside can make situations like these much easier to cope with.

You need to be able to get hold of this money quickly and easily, so keep it in low-risk, readily accessible investments like **cash management accounts** to get both instant access and a reasonable rate of interest. Don't just leave it in an ordinary bank transaction account where it'll earn almost no interest.

Think about super

Superannuation should be a consideration even when you're young. Make sure your employer is making the required compulsory payments into an industry or company fund and consider making your own additional contributions as early as possible (but pay off your debts first).

If you've changed jobs a few times like our case study Natalie (see *"I need financial goals"*, left), you may have small amounts of super spread across a number of funds. Each will be charging fees, whittling away at the value of your super.

Contact your former employers and the ATO to identify any super funds you may have sitting around and roll them all into one scheme.

Save, save, save

It's never too early to start saving for a home or to build up a nest egg that you can use to fund other investments. Prepare a budget and stick to it. Treat savings as a fixed cost and take them out of your pay first. Saying you'll save anything that's left over after you've paid all the bills will never work.

Ask your bank to automatically deduct a set amount from your main account and place it into a cash management or investment account (but check the fees first; if they're too high you'll be better off leaving all your money in the one account).

Even small amounts, saved regularly, will add up in the long term.

Stage 2: Life's getting serious

You can be anywhere from 25 to 45 and still slot into this second life stage. You could be single or in a relationship and may or may not have children.

Your financial priorities include:

- Buying and paying off a home (or seriously putting your money into other investments).
- Income protection insurance.
- Investing in super.
- Starting to build an investment portfolio.
- Life insurance if you have dependants or a mortgage.
- Planning for your children's future.

Time to buy a home?

Taking out a home loan is a kind of forced saving — and the most favourably taxed form of saving currently available. You won't have to pay tax if the value of the family home goes up.

It's been argued that the family home isn't really an investment. If you sell it, you have to use the money to pay for another place to live, so you never really make a profit. On the other hand, buying a home can be seen as an investment in your old age because you won't have to pay accommodation costs any longer. (See *Income from your assets* on page 17 for more information on how you can use your home to raise money after retirement.)

Manage your debts

Sometimes it's necessary to borrow money to meet big expenses like a new car. It's popular at the moment to have a **line of credit attached to your mortgage** to cover such expenses, because the interest rate is generally lower than other credit. Make sure you can afford the repayments on top of your mortgage.

Keep your credit card balance to a minimum and make regular repayments if you do have a balance that carries over from month to month. Credit card interest rates are very high, so pay any outstanding balance as quickly as possible.

Insurance

Insurance becomes more important, especially if you have dependants or debts, including a mortgage.

- Financial responsibilities like these make income protection insurance a top priority. This type of insurance policy will pay you if you can't work due to illness or injury.
- A term-life insurance policy is one way of ensuring your dependants can continue to meet their financial obligations, like paying off the mortgage, if you die.

Who can help you make financial decisions?

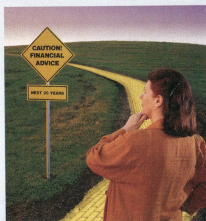
Sometimes it's essential to seek expert financial advice, but take care when choosing who you take that advice from.

This article gives basic, general guidance about how financial priorities change at different points in your life. However, before you make specific investment decisions, do your homework.

Seek out as much independent information and advice as you possibly can. If you decide to use a financial planner as part of that process, shop around until you find one you feel comfortable with.

The Australian Securities and Investments Commission and the Financial Planning Association can provide you with valuable information about how to choose a good financial planner. Contact the ASIC infoline on 1300 300 630 or go to www.asic.gov.au. The Financial Planning Association can be contacted by calling 1800 626 393, or visit its website at www.fpa.asn.au.

Also see our last article on the subject in the October 1998 issue: *Financial planners — who do you trust with your life savings?* There's plenty of advice in it on choosing a planner and what to look for in a financial plan. If you're a subscriber and don't have that issue, call our consumer services department on (02) 9577 3399 for a free copy.



The right financial planner could make a big difference to your long-term gains.

"WE REALLY WANT TO OWN OUR HOME"

Colin and Melissa have just taken out a "sizeable" mortgage to buy a home/land package.

Colin firmly believes buying a home is the best way to provide for their young family's future. Their son Connor is eight and Melissa is expecting a baby this month.

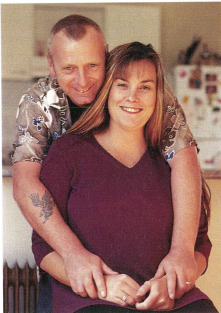
"We're fortunate enough to be debt-free other than our mortgage," he says. "But if interest rates keep going up, we may be forced to sell the house."

"We have credit cards but always pay them back in the interest-free period."

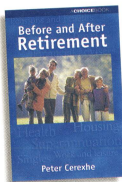
"But Melissa's now on maternity leave, so that means we're living on one wage, and higher interest rates are making life a little challenging."

Colin and Melissa haven't started making their own super contributions yet, and they don't have life insurance, which is something that concerns Colin.

"We'll start thinking about saving for our children's education and looking at other investments once we're on top of the mortgage," Colin says.



DANIEL GRIFFITHS



For more help in planning the later stages of your financial life, you can order *Before and After Retirement* from Consumer Bookshelf on page 36.

Work out how much the family would need to live on if you died or were unable to work, to come up with the amount of cover you need.

Super becomes more important

Super should start to be a priority: the sooner you start saving for retirement, the larger the end result.

At least start making your own modest contributions to a super fund, in addition to the 7% (up to 8% in July) your employer has to pay in compulsory super contributions.

Other investments

If you have a mortgage, repay it as quickly as possible. If you choose to rent a home instead, you can start to look at other types of investment.

Your income needs will probably be met by your salary, so invest for growth at this stage. That is, choose investments that have the potential to increase in value (rather than pay you a regular stream of income).

You can also afford to take moderate to high risks with your money because you'll have time to earn more if you lose it.

To generate capital growth, your main choices are shares or property. An option is to invest through a property or equity (share) trust.

These are long-term investments and they can be risky. Their capital value can fall and you can lose money. They also have tax implications and you can

incur fees, so it's important to seek expert advice before you lock your money away.

Your family's needs

If you have children, you might want to save money for their education instead of using the public system. Don't assume your disposable income will always meet their needs.

If you're a single parent, try not to rely totally on benefits from a former partner to cover the financial requirements of a growing family. You have limited control over whether they'll continue on a reliable basis.

Place savings for your children in low-risk 'cash' investments like cash management accounts and term deposits. If you choose a term deposit, be certain you won't need the money before the maturity date. And remember you'll have to pay tax on any interest earned, even if you reinvest it.

Stage 3: Create wealth and prepare for old age

You're aged anywhere between 35 and 55. By this stage you'll either consider yourself affluent or you may be starting to feel a bit anxious.

If you fit into the anxious category, it may be because retirement is getting closer and you're feeling a little unprepared. Now's the time to take control.

Those who are feeling affluent may have already done the hard yards. If you don't already own your home, you hopefully won't be far off burying what's left of the mortgage.

Either way, some financial priorities should be:

- Pay off debts (including a mortgage) as quickly as possible.
- Maximise the money you're putting into super.
- Start building a portfolio of other investments.

Clear debts

Getting rid of your mortgage should be a number one priority during these years. If you have any extra cash floating around, it can be more beneficial to pay it straight off your mortgage than to use it in other investments. Making fortnightly or weekly payments can also cut years off your home loan.

Build up your super

Continue your super contributions and increase them if at all possible. You may have to consider 'topping up' your super contributions; get expert advice on the best way to do this.

Broaden your horizons

It's time to move towards owning one or more investment properties or building a portfolio of other

"INVESTMENT PROPERTIES WILL FUND OUR RETIREMENT"



Maryanne and Eric recently bought two investment properties as a way of funding their retirement. Even though they have three young sons, they feel retirement is not that far away.

"We own our home — a cottage that Eric purchased and restored. So we're able to invest in properties to set ourselves up for retirement," Maryanne explains.

One property was bought with long-term tenants. Eric is currently renovating the interior of the other house.

"The rent from both properties, when there are tenants in both, will pay back the loan," Eric says.

The couple took out a fixed-rate mortgage over their home to pay for the two properties. They took the loan when interest rates were low and bought the houses when real estate values in their NSW town were in a slump.

"We knew we could do the houses up and our investment would grow. Property values have already appreciated since we came in at the tail end of the last cycle."

DANIEL FERNANDEZ

investments that may include shares, unit trusts, term deposits or bonds.

This is definitely the time to **invest for growth** if you haven't already started. It may be time to consider taking higher risks with some of the capital you have to invest, in the hope of making the largest possible profits well before you retire and need a guaranteed income.

Stage 4: Retired bliss

You've finally reached the stage where all those years of saving and investing should start to pay off.

You're old enough to access super contributions and will be looking to use these funds as your means of prosperity after retirement. You can access your 'preserved' super benefits if you've turned 55 and are permanently retired from the workforce. You can access 'unpreserved' benefits earlier. There are other 'conditions of release' that enable you to use your super: if you change jobs after age 60 or you turn 65, even if you continue to work.

Your priorities are:

- Use your super payout to buy investments that will pay a regular income.
- Invest with minimum risk.
- Consider any government support you're entitled to.
- Keep some savings for fun (a new car or holidays) and for future health and aged care needs.

Invest for income

If you take your super in the form of an allocated pension or annuity, you've already chosen your main **income-earning investment**. With either product, you contribute to an account with a life insurance company or super fund while still working, and on retirement those contributions are paid back to you as a regular pension.

These are complex investments: get independent financial advice before getting into them. They may also affect any Social Security or Veterans' Affairs benefits you're entitled to as a retiree.

If you decide to take your super as a lump sum, you'll need to use at least some of it to pay for income-earning investments.

Don't take risks

Keeping risks to a minimum is the most important factor when choosing where to invest in your retirement — you can't afford to lose your capital, as it's unlikely you'd be able to earn it back.

You can minimise risk by choosing companies and products with reliable track records. And carefully check any performance guarantees — promises that your capital is protected. They're only as

Income from your assets

If you're retired and a lot of your money is tied up in the family home, there are ways in which you can release some of that cash.

- Sell the family home and move to a smaller, cheaper property.
- Home equity conversion schemes mean a mortgage is taken over the property by a financial institution, which then pays you a lump sum or pension. When you finally vacate the property, it's sold and the financial institution keeps the proceeds from the sale. Your heirs get the balance, if there is any.
- Another possibility is to arrange something within your family whereby your children buy your home as an investment property. You pay rent and may be entitled to rental assistance from Centrelink. Your children use the benefits of negative gearing. You would need to seek advice from a lawyer and the Australian Taxation Office (ATO) before entering such an arrangement.

good as the company making them, so do some research or get expert advice. If any investment promise sounds too good to be true, it probably is.

Spread your investments among several institutions, and among the various investment types (cash, fixed interest, shares, property).

For a rainy day

Get advice from government information services about your entitlements in terms of assistance with healthcare costs. (See *Government entitlements for retirees*, above right, for some contact details.)

If possible, keep some savings in accessible cash-type products to pay for holidays, other recreation and healthcare costs if you're not entitled to government assistance. □

Government entitlements for retirees

Centrelink and the Department of Veterans' Affairs regularly change the way they means-test entitlements for retirees.

To ensure you have accurate and up-to-date information, consult one of the following services:

- Centrelink's Financial Information Service (FIS): phone 13 23 00.
- The Department of Veterans' Affairs Financial Information Service (VAFIS): phone 1800 113 304.
- The National Information Centre on Retirement Investments (NICRI): phone 1800 020 110.

"I'M RETIRED BUT STILL WORKING AND SO IS MY MONEY"

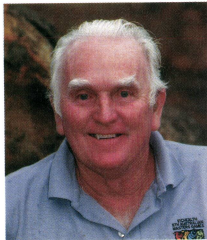
Abbey and Maureen are happy to be self-funded retirees. Abbey elected to retire early from Telstra several years ago and has been enjoying life to the full ever since.

The couple doesn't have children of their own but family is still very important to them.

"We've decided to build a new two-storey home," Abbey explains.

"We'll live in the top storey and my niece and her young family will live downstairs."

Abbey and Maureen have investments in cash and shares but they still believe in the security and long-term performance of bricks and mortar.



ANTHONY JOHNSTON



Should you join the club?

Investment clubs can help you learn about share investing and you might well make a profit, but make sure you understand what you're getting into before joining.

IN BRIEF

- Investment clubs are groups of like-minded people who pool their knowledge and money to invest in the share market.
- Investment clubs tie your money up for the long term, so don't commit all your savings. They also invest in shares, which are high-risk, so only invest money you can afford to lose. The investment club should be part of your investment portfolio, not all of it.

INVESTMENT CLUBS ARE BECOMING A popular forum for people teaming up to exchange financial information, learn from each other and hopefully make their investment dollars work harder.

Successful clubs take a slow and steady approach to share investing: they're not about quick profits.

They meet regularly. At first, the meetings will discuss philosophy and approach. It may take a couple of months to set up the club structure and seek out expert investment advice.

Members have to be prepared to conduct research into different companies that are listed on the stock exchange. They also have to build up a pool of money that's substantial enough to invest — some clubs ask for initial contributions of a couple of hundred dollars. Then you'll usually make monthly contributions, which can range from \$20 to more than \$70. The club will buy and sell shares online or perhaps appoint a stockbroker to do it.

Sharing the spoils

Most clubs opt for majority decision-making, such as a two thirds majority vote of members, who share in the profits and losses of the club.

Who joins?

New clubs are usually formed by groups of people who have met socially or share interests other than a desire to make money. It's important that members get along — friends or business associates are usually a good starting point. Only enter a legal relationship (which the club will be) with people you know and trust.

You'll need like-minded people to make a club work, but drawing members from diverse professional backgrounds can also give you a useful variety of skills. Ideally you're not looking for financial experts (like stockbrokers or financial planners) because there's a danger they'll dominate decision-making and other members will become too dependent on them.



Some clubs appoint subcommittees to research market segments or stocks, prepare recommendations and report back to a full meeting of the club, which votes to adopt or reject the subcommittee's recommendation.

At each meeting you'll learn how much the club is worth.

You'll also have an account in your own name, to which a proportion of the club's net profits will be credited each month (or losses debited). The balance will reflect your contributions plus

The legalities

Clubs can be structured as a partnership, unit trust or company, with partnerships being the most popular form.

If you take the partnership route, you'll need a partnership agreement to ensure members thoroughly understand their rights and responsibilities. The agreement should be drawn up under the guidance of a lawyer.

The initial meetings should name the club and elect office bearers. Check with your accountant what financial rules will apply to your club under the new tax system.

It's essential to have clear and thorough guidelines about how the club will operate right from the beginning. Record-keeping and rules for investing are extremely important.

If the club is a partnership, it will need to elect a Senior Partner (chair), Assistant Senior Partner, Recording Partner and Trustee (secretary), Financial Partner and Trustee (treasurer) and Assistant Financial Partner. All shares will be held in the names of the two nominated trustees.

The treasurer is usually the only member authorised to place orders to buy or sell shares. Authority is given to the treasurer following a majority (or two thirds) vote. All cheques and withdrawals usually have to be signed by more than one member, based on a majority vote of the full membership.

any rises and falls in the value of the club's shares and your percentage of the dividends.

What about tax?

Get advice from an accountant before joining a club to ensure you're familiar with the latest tax requirements. Capital gains and income received in the form of dividends will be shared by members of the partnership. You'll have to include your share of the club's 'on paper' profits and losses as part of your own taxable income.

Getting out

The process for ending a club will depend on how it's structured. Most clubs need a two-thirds vote of members to terminate the club, and liquidate (sell) and pay out the members' assets.

If you want to leave a club before it's wound up you'll usually have to table written notice of your resignation at a full meeting.

A penalty may apply if you resign. For example, The WaterTower Investment partnership's agreement (see *Want more information?*, below) includes a three-month moratorium on the payment of members' accounts upon resignation. This is a way of ensuring people don't join your club for short-term profit making.

Some clubs only let you withdraw your money if there's another prospective member to take your place, so it makes sense to join a club that maintains a waiting list or register of prospective members.

Want more information?

If you've weighed up the risks and think you can benefit from forming an investment club, consult the following sources for more information:

■ WaterTower Investment Partners, PO Box 1034, Strawberry Hills 2012; (02) 9319 4999. Booklet called *How we set up our investment club* (\$25 including postage).

■ Tim Hewat, *Welcome to the investment club*, Wrightbooks, (03) 9532 7082; www.wrightbooks.com.au. Hewat's book contains a useful draft partnership agreement that is a composite of the agreements used by several existing investment clubs.

■ US websites that may be useful: The National Association of Investors Corporation: www.better-investing.org. Investment Club Central: www.icclubcentral.com.

■ The stockbroking firm Intersuisse maintains a register of people interested in joining an investment club. Call (03) 9629 8288 for details.

The pros ...

■ Members say their financial confidence is given a real boost through participation in investment clubs.

■ In the US, investment clubs have a track record for making profits for their members. According to figures from the National Association of Investors Corporation, they outperform the market 60% of the time in any given year and beat mutual funds (called managed funds or unit trusts in Australia) 35% of the time.

... and cons

■ There's no umbrella organisation for investment clubs in Australia. There's no official data on how many clubs exist or how they perform in comparison with different investment indicators.

■ If you join an investment club, you're tying your money up for the long term, so don't commit all your savings. Contributions should be part of your investment portfolio, not your only investment. □

You won't get rich quick

Successes and failures in the US have shown that investment clubs don't survive if their members are motivated by making a fast buck. In the US, four out of 10 new investment clubs break up within the first two years. But there are clubs that have been going there for 15, even 50 years. They're usually about education and entertainment — not just profits.

GREAT IDEA — HOW DO YOU DO IT?

Lyn McDonough is founder of the successful investment club WaterTower Investment Partners.

"I was in the United States and I saw a little old lady interviewed on TV and she was in an investment club," Lyn explains. "I said to myself, if she can do it, anyone can."

Lyn studied a copy of the book written by the same woman. On returning to Australia she wrote to a group of women she knew and then presented them with a flip-chart summary of the American book.

"They said it was a great idea, so I set about finding out how to structure an investment club and how to set it up. The Australian Stock Exchange [ASX] said they didn't know, so I borrowed my accountant's manual and the partnership seemed like the easiest structure.

"We formed a partnership and started to attend Stock Exchange lunchtime lectures, and then asked the speakers to come and talk to our group."

In July 1995 positive stories in newspapers and on television led to both the ASX and WaterTower being swamped with inquiries about investment clubs. In fact, so many people were calling and writing from all over Australia that Lyn invited them to attend a presentation at the Sydney Stock Exchange.

"It was attended by 250 people — a mixture of men and women, young and old, from all economic backgrounds."

Lyn eventually put her presentation into a book, called *How we set up our investment club* (see *Want more information?*, left). Five years later, she's still fielding inquiries and sending copies of the book to interested punters all over Australia.



Deciding that an elderly family member needs to go into a nursing home isn't easy. But if a nursing home's the only choice, you need to know what to look for and how to get the best for your loved one.



What to look for in a nursing home

IN BRIEF

■ You need to play an active role to make sure a loved one gets the care in a nursing home that they're entitled to.

■ There are government-set standards and an accreditation scheme for nursing homes, so there are guidelines to help you know what to look for. See *The accreditation standards* (right) and *What to check for in a nursing home* (page 22) for a starting point.

THIS ARTICLE IS INTENDED TO HELP you if you need either to choose a nursing home (if you have any choice) or to work in partnership with the available home. Nursing homes usually have a very high occupancy rate, so if your need for a place is urgent, you're especially unlikely to have a choice.

The article doesn't tell you how to secure a place (which, among other things, requires an Aged Care Assessment Team — see page 24). Nor does it detail the costs of nursing home care. The publications *Aged care — making the choices that are right for you* and *Home and residence choices for older people* cover both these topics and are available from the Department of Health and Aged Care (phone 1800 500 853).

CHOICE spoke to people who've placed a family member into a nursing home. Some of their advice is given here.

What to expect

Often the need for a nursing home is sudden, and you've little or no time to prepare. It can be difficult to think clearly, but it's important to understand what you can and can't expect from a home.

There are three levels of services available. You need to know which is appropriate, and exactly what you're getting:

- **Level 1:** 'Hotel' services are available in all nursing homes and hostels — furnishing, bedding, laundry, meals, utilities and so on. (Hostels cater for people with few or low-care needs.)
- **Level 2:** 'Care' services in nursing homes and hostels for those who need assistance with walking, showering, arranging medical and therapy services; also support for people with dementia.
- **Level 3:** 'Care' services (in nursing homes only) for those who require a high level of care — services like pain or wound management programs, special feeding or medication, or intensive therapies.

The nursing home enters into a contract for care and accommodation with the resident. A nursing care plan should be drawn up, with the help of the resident and family members. This details needs, likes and dislikes and should reflect the quality-of-care principles of the Aged Care Act (you can check these at www.health.gov.au/acc/legislat/aca1997/principl/18toc.htm). The plan must be communicated to all the staff (nurses and care assistants) and should shape the care received.

The accreditation standards

Under the government's new accreditation scheme, nursing homes must meet certain standards or minimum benchmarks to qualify for Commonwealth funding. By January 1, 2001, all nursing homes in Australia should have been through the accreditation process. Any that haven't risk losing their government funding (although the process itself is running late — see *What to check for in a nursing home*, page 22).

The standards are intended as tools for the Aged Care and Standards Accreditation Agency to assess how well nursing homes respond to residents' need for care and services — how their policies and practices affect the quality of residents' lives. The agency will also look at what homes are doing to continuously improve their services. Some industry insiders have questioned whether the new system will improve care. For more information see our online article at www.choice.com.au/articles/a101256p1.htm.

The standards don't specify what a nursing home must do for individual residents on a day-to-day basis. This is because each home has to have the flexibility to respond appropriately to residents' needs.

The standards cover four areas:

- Management systems, staffing and organisational development (such as procedures for resident input and complaints).
- Health and personal care (such as programs for pain and continence management and skin care).
- Resident lifestyle (such as decision-making, independence, privacy, dignity).
- Physical environment and safety systems (such as fire security, occupational health and safety).

Professor John Braithwaite (of the Research School of Social Sciences at the Australian National University) fears homes might be able to pull the wool over the assessors' eyes with impressive paperwork. "It's easy to fill out a piece of paper saying this patient will be turned every three hours; the question is, do they turn them every three hours?"

The role of family members

Standards are only a starting point. Nursing home care is a partnership between the resident, their family and the staff who make up the care team. You can't expect to have full control of your family member's care once they're in a nursing home. But you have legal rights in this area and should expect to play a significant role in their life there.

Participation by both residents and their families in decision-making about services and lifestyle is a requirement of the government's standards. Nursing homes receiving Commonwealth funding must demonstrate how they meet these standards through the accreditation process.

It's always difficult for institutions — however excellent their care intentions — to be fully aware of individual needs and to cater for them at all times. Things shouldn't go wrong, but they sometimes do. It can be very distressing, for example, to arrive and find your loved one has wet the bedding and no-one's changed it. Or that they've thrown up their dinner because they were fed peas (which they hate).

This doesn't necessarily mean the nursing home staff don't care. It does mean you can't expect the same standard of care as you'd give at home (which, of course, is what you hope for). But you can expect the care your family member needs. It would be negligence, for example, if they were given the wrong medication.

People in nursing homes are singularly vulnerable, as one expert pointed out: "Many can't speak for themselves and many literally can't stand up, so they can't vote with their feet if they're not satisfied with the service. There's plenty of evidence that it's hard for them to move, plus there are no spare beds, so there's no real consumer choice. Even prisoners in jail can riot and draw attention to themselves, but nursing home residents can't."

You'll need to be prepared to act as your family member's advocate or representative: helping staff to get to know them, communicating their needs when they can't, and standing up for them if necessary.

- "We've found we've had to play the role of educating the staff about our grandfather. He needed care urgently and the only available bed was in a dementia unit in the home. At first the staff came up really close to him and shouted in his face and



spoke to him as if he were deaf or a child. We had to explain to them that he's still really with it. We should have insisted he get respite care until a suitable bed was available. What happens to the people who've got no-one to care for them? That's what really worries me."

How to prepare

Before you approach a nursing home, it's both helpful and necessary to think clearly about your family member's care needs — physical, emotional, social and spiritual — and make a list in order of priority. Then make another list of *your* needs as their support person, an essential part of their care team — what will you need to keep playing that role?

Take your lists with you when you go to talk to the nursing-home staff.

As an example, by no means comprehensive, does your family member need:

- Assistance with daily tasks like eating and toileting, or keeping their mobility.
- Nursing care (with wounds, infections, catheters, medication).
- Special therapies (physio, speech or diversional therapy) or extra services (massage, podiatry, hair-dressing).
- A special diet.
- Pleasant company, diverse activities and participation in the community.
- Private space, quiet or reassurance.

What to check for in a nursing home

These are some basic things to check. Many are good indicators of the quality of care:

- ☑ What is the ratio of staff to residents? Does this vary at different times? How many trained nurses are there, as opposed to care assistants?
- ☑ How many staff are permanent? Employing a large proportion of temporary agency staff keeps workers' compensation insurance down, but it means there could be no-one on duty who's familiar with your loved one and their needs. Staffing used to be regulated — it isn't now.
- ☑ What's the Director of Nursing like? What are their care values, and how do they fit with yours? The Director wields a lot of influence over the quality of care given.
- ☑ What activities does the home provide? Is there a full-time diversional therapist? Cost-cutting measures can lead to recreation officers fulfilling this role.

- ☑ If there are excursions, are they varied and do they cater for those who aren't mobile?
- ☑ Which services cost extra? Is physiotherapy included, and how much of it?
- ☑ What's the home's attitude to medical visits outside? Homes are only required to 'facilitate' these. Sometimes this can amount to no more than putting your relative in a taxi (whether they're competent to manage on their own at the other end is something you may need to address).
- ☑ Does the home provide palliative care (when people become close to death) or does a resident in this situation have to move?
- ☑ How much choice is available to residents in daily life? For example, we were told some homes make a practice of bedding down residents at an early hour to ensure minimum staff are required for resident care during the night.
- ☑ What's the home's attitude to regular visitors? Advocacy groups told us: "In our experience some homes regard constant visitors as witnesses, and some homes don't like them." Is there a place where you can talk in private with your loved one?
- ☑ Is the home's documentation (for example, the agreement you sign) in plain English, or available in the language you need?
- ☑ Are residents and their families encouraged to have input into the quality of care? Try to talk to residents and their families. Is there a residents' committee and/or a family members' group? Do residents and their families feel comfortable speaking up at these meetings? Can anonymous suggestions be made? Consumer input is a requirement under the government's standards.
- ☑ If you or your family member wants to make a complaint, how can you do this and what response is there to complaints?
- ☑ Does the home offer information about the Department of Health and Aged Care's Complaints Resolution Scheme or advocacy services?
- ☑ Has the home been through the accreditation process yet? All homes receiving Commonwealth funding are supposed to have done this by January 1, 2001, but the process is running late. If the home has been through accreditation, get a copy of the assessors' report from the Aged Care Standards and Accreditation Agency — phone (national office): (02) 9633 2099; fax: (02) 9633 2344; website: www.accreditation.aust.com. The agency has an office in all state capitals.



Courtesy of Department of Health & Aged Care, Office of Older Australians

- To be able to practise a particular religion.
- To be cared for by staff of a particular gender (elderly women, for example, may find it very disturbing to be washed/toileted by a male nurse).
- Security (some people with Alzheimer's tend to wander).

- Participation in decisions about the home.

You probably need and want to:

- Have them close by.
- Flexible hours and private space for visits (it's a good idea to visit at different times when you're checking out a home).
- Hear regularly from staff.
- Feel confident the home will keep your loved one safe; treat them with respect; ensure their dignity; and keep them as independent as possible.

Some nursing home experiences

Family members we spoke to warned that when you start looking at or working with the only nursing home you have, you tend to get obsessed with basic physical needs like cleanliness, safety and medication. These are undoubtedly important, but so are quality of life and care issues.

It's not enough that your loved one is clean, safe and properly medicated: what if no-one ever talks to or touches them, or they're constantly hassled by noise, or have nothing to do all day?

No-one's rights — to good quality of life, respect, freedom, dignity, fair treatment — diminish just because they're old, frail, incontinent, demented or moving into a nursing home.

■ "Dad is a person who is private and used to a lot of privacy. At first he was put into a four-bed ward where they didn't even pull the curtains across when they were toileting him. Privacy for visitors is another thing. We're lucky at the moment that we can take Dad out in his wheelchair and let him sit under the pergola — otherwise there'd be nowhere."

■ "Mum's not mobile, but her mind's OK. But the attitude of the staff was, 'Oh, let's face it, lovey, she's in a nursing home now and the TV's on!' But she can't even see it. We were told there was a diversional therapist available, but as it turns out her duties are taken up with nursing instead. There isn't much encouragement for people to get involved. We were also told there were regular bus trips, but we've had no evidence that's happening."

■ "My mother gets very anxious and distressed if there's a lot going on around her. She needs a peaceful environment and someone to reassure and comfort her. But at first we could only get her into a ward where there were people with dementia who walked a lot. Now she's sharing a room with one other person."



Danger signals

Here are some simple danger signals when looking at a nursing home (assuming you're lucky enough to have a choice). Avoid the home if:

- ✗ The home has failed to be accredited or isn't yet in the process.
- ✗ You notice things done in groups, with little variation for the individual (for example, everyone being showered or put to bed at the same time; being served their food the same way regardless of their disabilities).
- ✗ There's little to do during the day (except sitting in front of the TV or in the dining room).
- ✗ Residents take little or no part in the broader community.
- ✗ The home makes little effort to get or act on feedback from residents and their families; or only provides situations for feedback in which people feel uncomfortable or unsafe.
- ✗ You see residents not being treated with respect or enabled to maintain their dignity (for example, being 'talked down to' or toileted in front of others).
- ✗ The staff don't seek and facilitate your involvement in your loved one's care team.
- ✗ You have difficulty getting information from staff about care issues that affect you or your family member (for example, how to get a wheelchair taxi or organise extra physio).
- ✗ You don't see much human contact when you visit: "In a good home I visited, the nurse came into the ward about four times in an hour. There are others where you won't see anyone for two hours."
- ✗ The home smells of urine: "I crossed one home off my list immediately, because there were people sitting around unattended. One man had problems controlling his bladder — we were there for over an hour and when we left, he was still sitting there soaked."
- ✗ There are few staff for the number of residents; few permanent staff (you always see new faces); or few nurses (there are mainly care assistants, who usually do tasks like showering and toileting).
- ✗ You have problems communicating with the Director of Nursing.
- ✗ You are promised services that don't materialise, or are charged extra for services prescribed by law as included in your fees (such as suitable furnishing or bedding).
- ✗ You or your family member complain about something and are made to feel stupid or afraid.
- ✗ Residents are restrained for long periods (wedged in a chair by a tray, say, or belted in).



Aged care assessment teams

There are Aged Care Assessment Teams (ACAT) all around the country, mostly based in hospitals, though there's only one in each health region. The ACATs help older people and their carers work out what kind of care will best meet their needs when they're no longer able to manage at home without help.

The team includes a doctor, social worker and other health professionals. It can arrange nursing home or hostel care if needed, or refer you to local community services if care at home is more appropriate.

You can find your nearest ACAT through your doctor, regional hospital or health centre. The Department of Health and Aged Care website also has a list of all ACATs: www.health.gov.au:80/acct/whoswho/acat/acatindx.htm.

■ "Grandad's been taken out to lunch at the RSL and that's about it. He's very physically handicapped, but his mind is as sharp as a tack. There are very few others at the home like that and I was looking for a place where he could have company and something to look forward to."

■ "When I was being taken around one nursing home by the manager, we opened the door to a common room where residents were playing cards and having afternoon tea. The manager said to me, 'I'll

take you around the other way so we don't walk through the middle of them.' I liked the way she respected their dignity."

■ "Mealtimes are very important. I've seen instances where residents have gone hungry because there were no staff around to feed them or the tray wasn't put close enough for them to reach it. However, I've also seen the care with which an assistant looked after a little lady with hands crippled by arthritis. "She tore the wrapper off the biscuit for her and broke the biscuit into little bits; she took the top off the drink, put a right-angled straw in it and adjusted the angle to exactly the right tilt in her mouth."

■ "We complained because we found out that all the residents were undressed, swathed in capes and wheeled down for showering. They then sat and waited like that, sometimes for an hour and a half. We've also seen people waiting stark naked in their beds for clothing to arrive." □

How to complain

If your family member or you want to complain, the nursing home should provide avenues for you to do so. These can be internal or external, and are required under the government's standards. The standards also require nursing homes to continuously improve — your complaints and the home's response are an important part of that.

If you're worried about losing the service or reprisals against your family member or yourself, try to find an ally among the staff, other residents, other residents' family members or a doctor. If the home doesn't have a residents' or family members' group, you could try to get one started. There may be other people who want to raise similar issues and you can support each other.

Unfortunately, according to advocacy groups, the fear of reprisals can be very real and very subtle:

■ "When you're 80 years old and frail, it doesn't take much to frighten you. A rough cold shower or an unkind word can be enough. Relatives' expertise in care can be resented if an operator sees themselves as the sole arbiter of every individual care need. Sometimes, if a relative insists on their right to be involved, an operator will try to subdue what they see as interference by labelling them a 'troublemaker'. We've had reports of a none too subtle announcement that the operator intends to take out guardianship over a resident in an effort to freeze out the relative."

There are several ways you can complain:

- Every nursing home should have a complaints procedure. Start by taking your problem to the Director of Nursing or the management.
- If you can't or don't want to resolve your complaint

with the home, you can access the government's Complaints Resolution Scheme, within the Department of Health and Aged Care. The toll-free number is 1800 550 552. The scheme will organise a Complaints Resolution Officer or mediator, or refer you to an advocacy service. Its aim is to resolve conflict.

■ The department also has a Complaints Resolution Committee. This Committee can hold hearings and hand down rulings that are legally binding on the nursing home.

■ If you need someone to fight for your rights, contact an advocacy service. These are government-funded but independent. They provide telephone advice, advocacy and negotiation, meetings with residents and their committees, and assist residents at hearings.

The National Advocacy Network says it will have a website up later this year, but in the interim you can phone the advocacy group in your state or territory:

- **ACT:** ADACAS, phone (02) 6242 5060.
- **NSW:** Aged Care Rights Service, phone (02) 9281 3600 or 1800 424 079.
- **NT:** Residential Aged Care Rights, phone (08) 8982 1111 or 1800 812 953.
- **Queensland:** Older Persons' Advocacy Service, phone (07) 3260 6755 or 1800 818 338 (Brisbane) or (07) 4771 6541 (Townsville).
- **SA:** Aged Rights Advocacy Service, phone (08) 8232 5377.
- **Tasmania:** Advocacy Tasmania, phone (03) 6224 2240 or 1800 005 131.
- **Victoria:** Residential Care Rights, phone (03) 9602 3066 or 1800 133 312.
- **WA:** AdvoCare, phone (08) 9221 8599 or 1800 655 566.

Four-year INDEX

July 1996 — June 2000

Pull this index out of your copy of CHOICE and keep it as a handy reference.

Dates in **bold** type indicate a test report, trial or survey; normal type indicates other articles.
 * Indicates update of previous report, additions or corrections to reports, small follow-up items, or letters.
 For space reasons, the index doesn't usually include Choice Cuts, many other small pieces and recalls and bans.

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Caffeine fix?

Is all that cola, coffee, chocolate and tea bad for you, or is caffeine actually good for your health?



DURING THE PAST FEW DECADES we've been told caffeine could cause cancer and heart disease. On the other hand, more recent studies have refuted its harmful health effects, and some even argue that it could be good for us. So what do we really know about caffeine's effects on our health?

In fact we know a lot, because it's one of the most thoroughly studied food ingredients. Over 60 plants contain caffeine in their leaves, seeds and fruits — including the coffee and tea plant species. And it's added to cola and energy drinks because of its stimulant effect.

The Australia New Zealand Food Authority (ANZFA) is currently considering allowing caffeine to be added to *any* soft drinks, not just cola, as is currently permitted (see *Caffeine and kids* on page 30). In the US it's even added to bottled water and fruit juice.

You'll also find caffeine in over-the-counter medications, including some painkillers and cold and flu remedies. In painkillers, it's used to enhance the action of the active ingredient.

It also acts as a mild diuretic, working on the kidneys to decrease the reabsorption of water and salt. While it can make you urinate more frequently, there's debate about whether or not caffeine has a dehydrating effect.

Caffeine in your body

Caffeine is absorbed by the stomach, metabolised by the liver and eliminated from the body within two to 10 hours. Generally, smokers metabolise caffeine more quickly than non-smokers, and pregnant women take longer to metabolise it.

We know it acts on the central nervous system as a mild stimulant, and some studies have argued that this may be beneficial in some circumstances (see *Other health benefits*, page 31). Drugs known to stimulate the nervous system — appetite suppressants, asthma drugs, thyroid hormones and oral decongestants — can increase the effects of caffeine.

The sedative effect of drugs like Diazepam (Valium) can be reduced by caffeine. If you take certain anti-depressants, like phenelzine sulphate (Nardil) or tranylapromine sulphate (Parnate), caffeine can trigger high blood pressure or abnormal heart rhythms.

Taking some drugs may make it difficult for the body to get rid of caffeine, including the contraceptive pill and the ulcer or heartburn drugs Cimetidine (Tagamet) and Ranitidine (Zantac). Even low doses of caffeine may cause insomnia, irritability and palpitations if you take those drugs.

Can you get hooked?

There's conflicting evidence on whether caffeine is addictive. Imbibers don't exhibit the signs usually associated with a classic drug dependence, though some people can't do without their daily intake. However, excessive consumption can have physical effects, including sleep difficulties and irritability.

The degree to which you're affected depends on how fast you metabolise caffeine. Too much caffeine may make you feel restless and anxious and make your hands tremble (see *How much is enough*, page 31).

If you cut your consumption, these symptoms will disappear, but you can experience withdrawal symptoms if you stop suddenly — for example, tiredness

IN BRIEF

- The effects of caffeine on our health have been studied for 100 years. It's generally believed that moderate consumption (no more than four or five average-strength cups a day) won't harm you, and may even have some benefits.
- However, high levels of caffeine consumption can have a negative impact on your health. How high is high? Eight to 10 cups of strong coffee a day.



CAFFEINE

Just how much are you drinking?

The amount of caffeine in a cup of coffee or tea can vary greatly, depending on the size of the cup, the method of preparation (filtered, percolated, espresso, etc), the strength of the brew and the variety and blend of the coffee or tea. The table, far right, shows the approximate amount of caffeine found in common foods, beverages and some painkillers.

and headaches. If you want to cut back, it's best done gradually to avoid these mild side effects.

Will it give me high blood pressure?

The connection between caffeine and cardiovascular disease is quite weak, despite health scares about it causing heart attacks and high blood pressure.

Drinking tea or coffee in moderation generally has little influence on blood pressure. Major studies in Britain and the US concluded that moderate caffeine consumption (for example, up to six cups of coffee each day) wouldn't significantly increase the risk of coronary heart disease or stroke for most people.



You might be surprised where you'll find caffeine — in this box of peppermints, for example.

If you have high blood pressure it may be worth avoiding caffeine before exercise or if you're under stress. Even moderate caffeine intake has been known to raise blood pressure in those situations.

Coffee brewed in certain ways may raise blood cholesterol levels. Boiled, espresso and plunger coffee (French press) contains compounds called cafestol and kahweol. A 1995 study suggested that these compounds possibly help raise levels of the type of cholesterol that can block your arteries. Instant and drip-filtered coffee don't contain significant levels of these compounds.

Does it cause cancer?

There's little evidence that caffeine causes cancer. Both the American Cancer Society and the World Cancer Research Fund have reported a lack of evidence.

In fact, it's been suggested that caffeine offers protection against the development of colorectal cancer (see *Antioxidant magic*, far right).

Will it weaken my bones?

Caffeine consumption has been linked to osteoporosis but, again, studies have produced conflicting conclusions.

The more caffeine you consume, the more calcium you'll lose in your urine, so there's a concern for those at risk of osteoporosis. But, there seems



Caffeine and kids

Children whose diet is high in cola or chocolate can suffer from hyperactivity and anxiety; and if they're used to drinking cola and eating chocolate, they can experience withdrawal symptoms and lack concentration when they stop consuming caffeine.

The Australia New Zealand Food Authority (ANZFA) is currently considering applications to permit the use of caffeine in soft drinks other

than cola and to raise the maximum level of caffeine in energy drinks. However, Australia currently has one of the lowest permitted levels of caffeine in cola drinks in the world and ANZFA says it will maintain this maximum level in drinks containing caffeine (145 mg/kg).

ANZFA has established an expert working group to examine the wider aspects of the safety of caffeine and its dietary sources. The group's recommendations will be considered in the assessment of the current applications before ANZFA.

According to ANZFA, the expert working group should help address community concerns about the effects of caffeine, particularly in relation to how it affects children's behaviour.

ANZFA will make a final recommendation to the Australia New Zealand Food Standards Council on both applications after considering the expert working group's findings and other evidence and advice provided by interested groups and individuals.

The Public Health Association of Australia (PHAA) argues that ANZFA's own modelling shows that the proposal could lead to a 45% increase in the total caffeine intake of children and teenagers.

"Given the lack of information relating to the effects of caffeine in children, the PHAA fails to see how the conclusion of unlikely public health and safety effects can be drawn."

However, it can also be argued that such concern could be misplaced, as young children metabolise caffeine faster than adults.

Caffeine: average content in food and drugs

In a standard 150 mL cup:

Roast and ground coffee	80–90 mg
Instant coffee	60 mg
Decaf coffee (roast/ground)	3 mg
Decaf coffee (instant)	3 mg
Tea	40 mg
Hot chocolate	2–4 mg

In a 330 mL can:

Standard cola drink	40 mg (range 11–70 mg)
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Per 100 mL:

Energy drink	11 mg (range 0.05–35 mg)
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Per 100 g:

Milk chocolate	18 mg
Plain chocolate	75 mg

Per dose:

Some painkillers	10–100 mg
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How much is enough?

The latest research suggests that a moderate intake of caffeine shouldn't do you any harm and may in fact have some health benefits.

But what's meant by 'moderate' intake? About four or five cups of average-strength coffee each day are acceptable. Just remember to include in your calculations the caffeine you consume from other sources like chocolate, tea and soft drinks.

If you have around 1 g of caffeine per day (eight to 10 cups of strong coffee) you may experience the following symptoms and suffer withdrawal if you give up suddenly:

- Jitters, anxiety, agitation.
- Light-headedness.
- Rapid breathing.
- Rapid heartbeat.
- Upset stomach.
- Loose stools.
- Heartburn.
- Headache.

to be a compensating decrease in the calcium you lose via the gut so, in general, moderate consumption shouldn't increase your vulnerability to osteoporosis.

Postmenopausal women who don't eat much calcium should avoid high levels of caffeine, though. For example, the caffeine in two cups of coffee has been shown to cause bone loss in postmenopausal women with low-calcium diets, or who have other risk factors like a family history of osteoporosis. One authority suggests women drink a cup of milk for every cup of coffee they drink.

Caffeine and pregnancy

It's been suggested that caffeine may contribute to problems with fertility, cause miscarriage or have significant effects on the development of the foetus.

In the early 1980s the American Food and Drug Administration (FDA) advised pregnant women to avoid caffeine because animal studies have shown some evidence of birth defects.

More recent research has found that women with a high caffeine intake may have a higher risk of miscarriage and may give birth to underweight babies.

Caffeine can make its way into breast milk, and high doses could make a breast-fed baby jittery.

Sleep deprived?

Some people report difficulty getting to sleep if they have caffeine drinks in the evenings. If you're stressed in this way, you could try decaffeinated drinks.

Antioxidant magic

It's been argued that because caffeine is an antioxidant, it may help prevent the development of some types of cancer. Antioxidants are found in many products derived from plants, and it's widely believed that they help protect against diseases such as heart disease, cancer and cataracts.

It's been found that coffee contains flavonoids, which have antioxidant properties. And recent research suggests that the roasting process generates other antioxidant substances.

Other health benefits

Caffeine can help expand airways and is used to treat sleep apnoea in newborn babies.

Its role as a stimulant has also been shown to have benefits in specific situations. The amount of caffeine in two cups of coffee has been shown to improve alertness and concentration, and studies have argued it helps some night-shift workers to maintain concentration, potentially reducing the chances of an industrial accident. It may also play a role in reducing driver fatigue and preventing road accidents.

Caffeine may also reduce your chances of getting kidney stones and gallstones. A recent study involving 81,000 women showed drinking coffee reduced the risk of kidney stones by 10% for each 200 mL cup drunk daily. A similar result was found in an earlier study of 45,000 men.

A 1999 study found that it may possibly protect the liver against cell damage due to alcohol. □

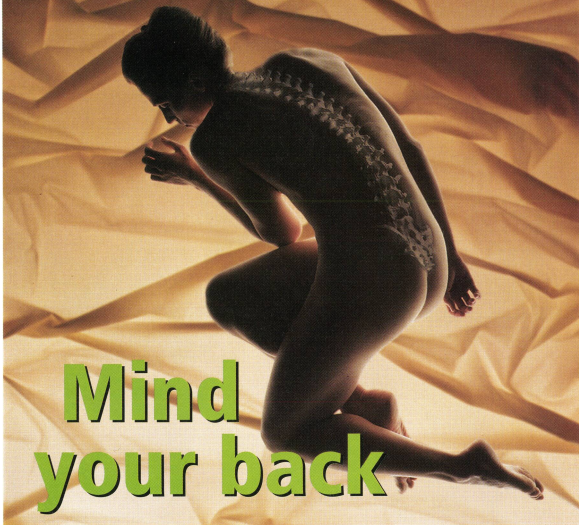
A real pain in the back ... how to avoid it, and what you can do about it if you're suffering.

IN BRIEF

- Prevention and management are best. Sit properly; use your legs, not your back, to lift; learn which movements are risky for you; stay fit and not overweight. See *Looking after your back*, page 35, for advice on all this.
- There's no single cure that'll fix all lower back pain. All backs are not the same, but there are some general rules.
- If you hurt your back, stay as active as possible — but carefully! Get advice from a trained, registered health professional about an exercise and lifestyle program.

Thanks

Many thanks to all the CHOICE subscribers who wrote to us about your trials and tribulations with your back — we hope this article helps you and others.



Mind your back

PETER WAS A FIT, SPORTY 17-YEAR-OLD when his back 'went' during a school activity. The pain got worse when he played rugby afterwards, and persisted through his final exams. In the new year, he withdrew from university because of the discomfort of sitting in lectures. He stopped going out with friends and became depressed. Visits to doctors, physiotherapy, exercises and even a steroid injection didn't seem to work.

"He wasn't going anywhere," says his mother. "He'd just lie there and do nothing because he was worried he'd get worse. He'd stay home and sleep until lunchtime."

Eventually the family GP referred Peter to a six-week rehabilitation program, led by a multi-disciplinary team of practitioners. The program included graduated exercises, emphasising building up what a person can do, and it suited Peter. "I think he felt good to be doing something," his mother says.

Peter felt better, his confidence grew and he joined a gym. He's studying — and partying — again, though he still gets occasional twinges of pain.

There's good news and bad news

Up to 80% of adults will get acute (short-lived) lower-back pain rather like Peter's at some time in their lives.

The good news is that most will get better a lot more quickly than Peter, regardless of what sort of treatment they have, or whether they get any treatment at all.

The bad news is that recurrences are common. Once you've had a bout of lower-back pain, you're likely to get it again. But you're also likely to recover.

Some people, however, get chronic back pain — defined as pain that goes on for more than three months. This group is the hardest to help, though many chronic sufferers do get better.

Lower-back pain isn't an illness, it's a symptom. The cause may be difficult to pin down because the lower back can be affected by a range of problems. It could be general wear and tear on your joints, muscles and ligaments. An intervertebral disc may be damaged or disrupted, putting pressure on a nearby nerve and perhaps causing pain down the leg as well as in the back. This is what's known — colloquially — as a 'slipped disc'.

Discs can't actually slip, but they can 'prolapse'. Discs consist of an outer casing (the annulus) with strong, tightly woven but elastic fibres, and a gel-like centre (the nucleus pulposus). Normally the casing can accommodate changes in the shape of its contents. But it can tear, particularly under the stress of a sudden twisting action; or the nucleus may remain within the casing but cause the disc to bulge

outwards and press on nerve roots or ligaments. Any disc can prolapse, but the two most often affected are the last two in the lumbar (lower) spine — commonly known as L4/5 and L5/S1.

In many cases, back pain is the result of a combination of problems.

What to do when pain strikes

Back pain can strike in different ways. You may get a sudden acute attack of pain so sharp and severe you can't move, or it may be a dull ache that gets worse.

You may not be able to point to a single incident that brought on the pain, or it may not hurt until some hours later or the next day. Heavy lifting or injuries can contribute, but they don't account for most back pain cases. Often, general postural stiffness and/or instability are involved when there's no other apparent cause.

When the pain first strikes, try to make yourself more comfortable. You may feel better standing or lying down than sitting (sitting compresses the discs more). But that doesn't mean going to bed and staying there till the pain's gone. Lengthy bed-rest generally slows recovery. Contrary to what some people believe, careful movement and exercise are good for recovering from acute back pain.

Some people find hot or cold packs on their back help with symptoms in the first 48 hours. As a general rule of thumb, if you're experiencing sharp 'nervy' pain, especially pain which goes into the arm or the leg, use ice initially. If you've got stiff joints and tight muscles with no swelling or irritability, use heat.

Over-the-counter anti-inflammatories such as ibuprofen, or pain relievers like paracetamol or aspirin (or the latter two mixed with codeine) should help if your symptoms are mild to moderate. For anything stronger, you'll need a prescription from your GP — they may also prescribe a muscle relaxant such as Valium, as some of the pain can come from muscle spasm.

You should see a doctor immediately if your back pain is accompanied by any of the following symptoms:

- Severe pain in the leg below the knee and/or muscle weakness or pins and needles in the foot or toes.
- Bladder or bowel problems.
- Fever or chills.
- Constant back pain unrelated to activity, particularly constant night-time pain.
- Also, if you have a history of cancer.

These symptoms could be a sign of underlying disease such as cancer, bladder or kidney disease, infection or rare forms of arthritis. If you have acute low back pain after a severe accident, you may have a fracture.

Your doctor (and any specialist or therapist you're referred to) should take a full medical history and examine you. To try to find out what's causing the pain, they may send you to get x-rays, computed tomography (CT) scans or magnetic resonance imaging (MRI). These are important diagnostic tools, but they may not always pinpoint a cause.

Even if the cause isn't identified, your specialist or therapist should be able to tell you what you can safely do.

Having it treated

There's no general answer to the question: which therapy is best? Most physiotherapists, osteopaths and chiropractors offer passive treatments such as massage and manipulation, although approaches vary between specialities and therapists.

However, passive treatment won't by itself prevent further damage. A good therapist will also educate you about your back and teach you how to look after it. Beware any therapist who says you need indefinite treatment.

Spinal manipulation or mobilisation (using the hands to apply small amounts of force to the back to adjust the spine) can help some people in the first month of lower-back symptoms. But you'll also need early advice on back care and a graduated exercise program from a trained professional (see *Contacts*, page 34). If you don't feel any better after four or five treatments, discuss this with your therapist. You may need a change in the type of treatment or a referral to a different type of specialist or therapist.

If pain persists

Most people improve within four weeks, even if the pain doesn't completely disappear. If your symptoms

Back aids

■ Aids such as lumbar rolls and specialised office furniture may help, largely by reminding you of the need for a good sitting posture. But try any equipment carefully before buying, especially if it's expensive.

■ Beds can be the cause of back problems, if you have an old 'dippy' mattress. However, don't rush out and buy a new one unless you've tried other beds and know your back feels much better on them. You can also try putting a board under your mattress.

■ Research into whether magnets can help with chronic pain is in the very early stages in the US. So think twice about buying magnetic bed coverings because it's not yet known if they make any difference.

AN ALTERNATIVE ROUTE

Beatrice Faust from Gippsland, Victoria, has had chronic back pain for 52 years from osteoarthritis. She's seen many GPs, a chiropractor, a shiatsu masseur, an orthopaedic surgeon, and tried a couple of medically qualified acupuncturists and several physiotherapists.

Beatrice also learned transcendental meditation, self-hypnosis from a psychiatrist and yoga in an effort to beat the pain. Yoga seemed to do the trick, allowing her to manage the pain, and for the past 30 years she's stopped seeing practitioners or health providers.

"Yoga is excellent — better than everything else! I have been doing it every day for 20–40 minutes for about 30 years. I couldn't live without it."



BEATRICE FAUST

Contacts

If you want more information on prevention or treatment of back pain, you can contact one of the following organisations:

- **Australian Physiotherapy Association:** phone: (03) 9534 9400; website: www.physiotherapy.asa.au
- **Australian Osteopathic Association:** phone: (02) 9440 2511; website: www.osteopathic.org.au
- **Chiropractors' Association of Australia:** phone: (02) 4722 6811; or nationwide: 1800 075 003 (this will connect you to your nearest contact); website: www.caa.com.au



Want to know more about your back and avoiding back pain? See page 36 to order *Understanding Back Trouble*.



STEWART ALLEN

haven't improved in that time, get some professional advice if you haven't already.

You can go directly to a physiotherapist, osteopath or chiropractor, but it's a good idea to get checked by a GP first to rule out any serious disorder. The GP can then refer you to a therapist or, if necessary, an orthopaedic surgeon.

If your lower-back pain is the result of an accident, and depending on which state or territory you live in, you may find there's a governing body that will pay part of the treatment costs for accredited practitioners. Discuss this with the GP or therapist dealing with your case, and your employer if the condition is work-related.

All in the mind?

Problems at work or at home can make coping with pain harder. If you've got an unsympathetic employer you may find it's easier to stay at home till your back is better than to ask for light duties. But that could just slow your recovery.

Similarly, recovery can be blocked by fear: of pain, of reinjuring your back, or that the injury is worse than anyone realises.

The existence of psycho-social factors like these doesn't mean the pain isn't real. But sometimes, specialised therapy for dealing with these other factors is useful.

Some people suspect psycho-social factors are a nonsense concept and think there's justification in forcing people back to work. They don't believe that psycho-social factors can lead to a chronic condition. However, scientific research has shown that aspects of your life other than the pain itself can affect your recovery. But 'can' doesn't mean 'will'.

TURNING TO SURGERY

Caroline Nisbet of Lesmurdie, WA, recently resolved her back pain by having a laminectomy in her lower back (see *Surgery*,

above). She'd suffered recurrent periods of back pain and tried many other options first, initially going to a chiropractor and then a number of physiotherapists. She'd also tried a Bowen therapist, who used 'gentle' manipulation of pressure points with the aim of releasing tension from muscles and connective tissues in order to realign the body. Unfortunately, none of them was able to relieve her pain.

Later, when the pain increased and moved down to her hip, Caroline's GP recommended a physiotherapist again. She underwent regular physio sessions, including a program of hydrotherapy. At the time, her GP also advised a visit to a

Not all chronic back pain is linked to psycho-social factors. Some people have a remarkably positive outlook and remain as active as they can, yet their back is a continual source of pain. For a very small minority of these people, surgery may provide relief.

Surgery

Surgery is required in very few cases. In those cases, new low-trauma surgical techniques can be extremely helpful. However, in some cases surgery may cause more problems, particularly if the pain is only in the back.

The most common reason for surgery is to remove the pressure on a nerve from a prolapsed disc when other treatments haven't worked. But only about 10% of patients in this situation will need surgery; the rest will improve without surgical treatment.

The operation is either a laminectomy or a discectomy. In a laminectomy the nerve is 'freed' without removal of the disc. In a discectomy, the surgeon removes either prolapsed material or the entire disc. The operations can provide rapid relief from pain in the sciatic nerve, which runs down the back of the leg.

A spinal fusion is a much more serious operation to stiffen a section of the spine. If you're advised you need a fusion, it's always wise to get a second opinion before proceeding. It may be the only effective course of action in a few cases, but once it's done there's no going back. Most commonly, bone is taken from the hip bone and grafted across one, two or three vertebrae to increase stability in the spine. Often metal rods or screws are also inserted.

In the past, patients had to stay in plaster for a

neurosurgeon, but Caroline wasn't too keen. After about three months of hydrotherapy treatment, the physiotherapist was concerned there was little improvement and referred her back to her GP after an x-ray.

This time Caroline decided to consult a neurosurgeon, and an MRI test revealed that the disc bulge was large. This meant she could either continue with hydrotherapy or opt for surgery. As the therapy wasn't helping, Caroline took the plunge and had the surgery.

"It was the best decision I could make and I can now walk around where I like and do the shopping without hanging onto the trolley, desperate to sit down! With young children it isn't much fun when you can't go to the zoo or manage a long walk on the beach with them."

Caroline was advised to continue with the hydrotherapy program to regain some strength and stability in her back, and to maintain a fitness program. She was also told there's a 5% chance of a recurrence or pain occurring somewhere else in her spine.

month, and in bed for up to three months. Now, surgeons allow patients up much more quickly.

Other treatments

Some people get fed up when conventional medical treatment fails, and turn to a whole range of alternative remedies: some examples are acupuncture, back corsets, traction (where your back is stretched) and TENS (transcutaneous electrical nerve stimulation, in which small electrical currents are applied to either side of the pain site).

While some of these remedies provide short-term relief, none has been reliably found to speed recovery or keep acute back pain problems from returning. So be wary, particularly if they're expensive.

Find out what's known about the treatment from your doctor or someone else who won't be profiting from your decision. Check the experience of the person providing it. Choose only a trained, accredited and registered health professional. If in doubt, consult your GP.

You should definitely steer clear of anyone who wants to put you in a plaster jacket, send you to bed in traction or manipulate your back under general anaesthetic. These are outmoded ideas now known to be potentially harmful.

If the pain is much worse after any type of treatment, get advice from a health professional you trust.

Looking after your back

A few simple steps can help keep back pain at bay:

- Sit and stand upright, keeping the natural curve in your back. Don't slouch or push your bottom out, and use your stomach muscles. A lumbar roll may help when sitting. Remain aware of your posture.
- Take frequent breaks from sitting or driving. If you have to sit for prolonged periods, stand up regularly and bend your trunk backwards at the waist, keeping your knees straight, with hands on your lower back. Hold for two or three seconds.
- Always bend your knees when lifting. Use your leg muscles, not your back, to support the weight. Bring the load in close to you (the further away from your body it is, the greater the risk of injury); balance the load and carry a smaller load in each hand, rather than a single one on one side.

If you hurt your back, the following measures should help with comfort and prevent recurrences of the pain:

- Wear comfortable low-heeled shoes.
- Have your work surface at a good height so you don't have to bend or stoop.
- Use a chair with good lower-back support that may recline slightly.
- If you must sit for long periods of time, don't slouch. Rest your feet on the floor or a low stool. Your hips should be higher than your knees.
- If you have to stand for long periods of time, try resting one foot raised up on a pile of books.
- If you have to drive long distances, try using a lumbar roll, pillow or rolled-up towel behind the small of your back. Be sure to stop often and walk around for a few minutes.
- If you have trouble sleeping, try lying on your back with a pillow under your knees, or sleeping on your side with a rolled-up towel wrapped around your waist and your knees bent. You can also try a pillow between your knees.
- Figure out which movements hurt your back, and avoid them. They'll often be forward-bending or sideways-twisting ones.

The role of fitness in recovery

If you're fit, healthy and not overweight, you're likely to recover more quickly. You'll probably tolerate pain more easily, stay positive and stave off depression.

That doesn't mean you should rush off to the gym and start lifting weights. Choosing the right sort of fitness program is important because some types of movement may make the pain worse. And just because something works for a friend with a sore back doesn't mean it'll work for you.

Find a non-impact aerobic exercise activity that you like to do (otherwise you won't keep it up) and feels good to your back. The best and safest is swimming (particularly freestyle and backstroke). It's non-weight-bearing and uses all the important postural muscles.

It's also important to incorporate exercises to increase pelvic and abdominal muscle control and tone. These muscles then can provide support for your back. Stretching is also critical (usually back problems go hand in hand with inflexible muscles up the backs of your legs and buttocks). Get guidance from a trained, registered health professional, such as

a physiotherapist, about specific exercises suited to your particular condition.

There are many back-pain exercise regimens on offer and, though there's little scientific evidence that they improve lower-back pain, many people say they've found them beneficial. Examples include the Alexander Technique, which teaches correct postural use of the body; the Feldenkrais method, which educates people about body movement; and Pilates back-strengthening exercises, which focus on strengthening 'stabilising muscles', such as enhancing the co-ordination and strength of the deep abdominal muscles (transverse abdominals). Pilates is popular with dancers.

Contacts

- The Australian Feldenkrais Guild: PO Box 829, Glebe 2037 (enclose a self-addressed envelope). www.starlers.com.au/feldenkrais.
- Teachers of the Alexander Technique (AUSTAT): phone 1800 339 571 (nationally).
- Pilates Institute of Australasia: PO Box 1046, North Sydney 2059. Phone 1300 369 348. www.pilates.net.

TALL ORDER

Francis Flynn from Darlington, WA, is tall (193 cm) and believes this was a major contributing factor to his back injury. He's seen many different health providers and has found the treatments, including massage and stretching routines, ultrasound, manipulation and 'energy healing' have been of some assistance but haven't solved the problem. Now he's had three months of chiropractic treatment and feels a positive difference after his sessions.

"I'm only 42 and my mobility/flexibility is certainly lessened, though I'm now always very careful. I feel on edge all the time and the last significant incident had me off work for a week. Any effort caused huge pain, tears and absolute agony.

"This was the wake-up call." Francis has since opted to have fortnightly chiropractic treatment.



STEWART ALLEN



Facefacts

\$18 Code: FF



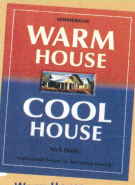
Understanding Back Trouble

\$18 Code: UBT



Safer Pest Control

\$16 Code: SPC



**Warm House
Cool House**

\$30 Code: WHCH



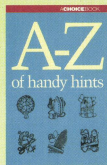
**Building & Renovating
On Time & On Budget**

\$20 Code: BROT



**Sustainable
House**

\$35 Code: SUS



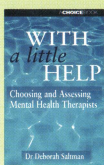
**A-Z of Handy
Hints**

\$15 Code: AZHH



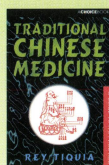
**A-Z of Chemicals
in the Home**

\$15 Code: AZCH



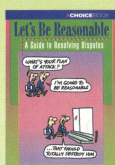
With A Little Help

\$18 Code: WALH



**Traditional
Chinese Medicine**

\$20 Code: TCM



Let's Be Reasonable

\$15 Code: LBR



**How To Clean
Practically
Anything**

\$17 Code: HCPC



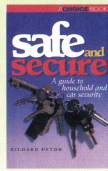
Keep your Car Alive

\$16 Code: KYCA



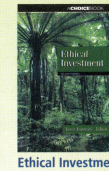
Car Hunting

\$16 Code: CARH



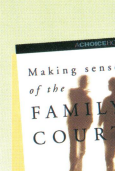
Safe and Secure

\$17 Code: S&S



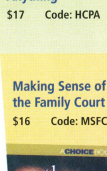
**Ethical Investment
2nd Edn**

\$15.45 Code: ETI2



**Making sense
of the
FAMILY
COURT**

\$16 Code: MSFC



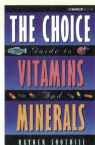
**Making Sense of
the Family Court**

\$16 Code: MSFC



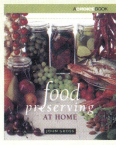
Eat Your Genes

\$25 Code: EYG



**The CHOICE Guide to
Vitamins and
Minerals**

\$18 Code: CGVM



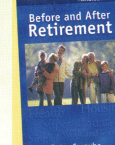
**Food Preserving
At Home**

\$27 Code: FPAH



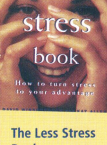
**The Good British Bed
and Breakfast Guide**

\$30 Code: BB&B



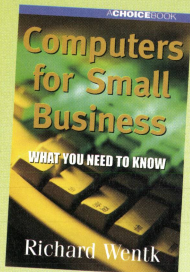
**Before and After
Retirement**

\$25 Code: BAAR



**The Less Stress
Book**

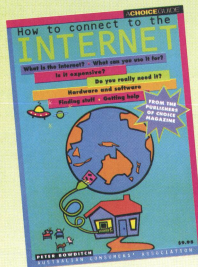
\$16 Code: LSB



Computers for Small Business

In plain language, this book explains computers and software from the simplest and most straightforward technology to the most advanced. It includes advice about: producing professional-looking documents and advertising and promotional materials; keeping track of sales and client records; making GST and income tax calculations; and much more.

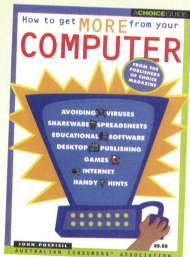
\$18.18 Code: CFSB



How to Connect to the Internet

This guide is a handy introduction to getting around the Internet. Whether you want to use it for business or pleasure, this guide will point you in the right direction. It includes information about what the Internet is, how to connect to it, what you can use it for and how to get around it.

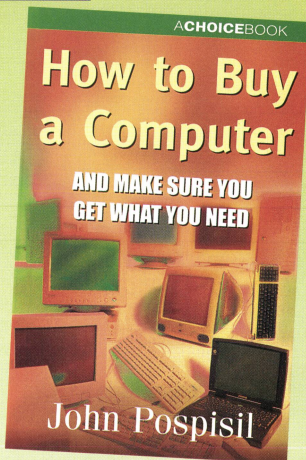
\$10 Code: NET



How to Get More from Your Computer

This book can help you make better use of your computer. In an easy-to-read style, it provides useful hints on how to set up your computer and associated hardware so that it's comfortable and easy to use, an overview of available software, instructions to help you upgrade your computer, and advice on how to keep your hard disk in order, make sure you have room to run new software and save your work.

\$10 Code: HGMC



How to Buy A Computer

**4th Edition
John Pospisil**

Australians have enthusiastically embraced the computer for use at home and at work. But whether you're buying your first computer or your fifth, deciding which hardware and software you really need and what to buy are very difficult decisions. Knowing this, CHOICE Books is pleased to announce the fourth edition of our extremely popular *How to Buy A Computer*.

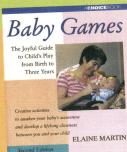
In clear, jargon-free language, *How to Buy A Computer* gives unbiased and sensible advice to help you make the most informed decision when buying a computer. It includes details about what kinds of computers and software are available, the range of tasks computers can be used for, where to go shopping, how to find training and even how to do simple upgrades.

Features include:

- Examples of hardware and software for various uses.
- Case studies that demonstrate the preferred and minimum computer requirements in a variety of situations.
- A tear-out sheet for you to take when you go shopping.
- A glossary of computer terms to help cut through the jargon.

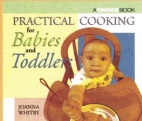
\$14.55 Code: HBC4

CHOICE BOOKS



Baby Games

\$20 Code: BGCB

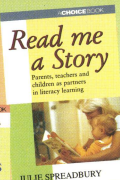


The CHOICE Guide to Baby Products



Practical Cooking for Babies and Toddlers

\$20 Code: PCFB

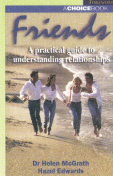


Read Me A Story

\$13 Code: RMAS

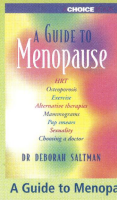
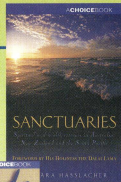
Sanctuaries

\$18.18
Code: SANC



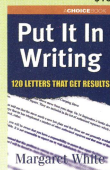
Friends

\$17 Code: FREN



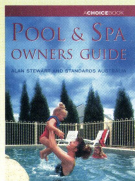
A Guide to Menopause

\$18 Code: AGTM



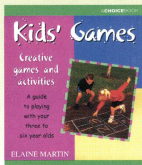
Put It In Writing

2nd Edn
\$16.36 Code: PIW2



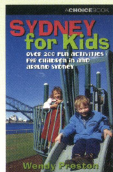
The Pool and Spa Owners Guide

\$25 Code: PSOG



Kids' Games

\$20 Code: KGCB

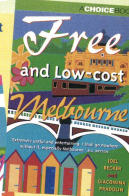


Sydney For Kids

\$15 Code: SFK

Free and Low-Cost Melbourne

\$15 Code: FLCM



Free and Low-Cost Sydney

2nd Edn
\$15 Code: FLS2



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Life as such may not be a spectator sport, but many enjoyable parts of it are. A pair of binoculars can get any nature lover, sports freak or opera buff much closer to the action.



Setting your sights

THE TEST MATCH IS REACHING AN exciting conclusion. As Shane Warne nervously spins the ball in his fingers, you can feel the tension in the air, but from the top of the stand it's difficult not to feel a little removed from the action. Then your mate hands you a pair of binoculars. Putting them to your eyes and focusing, you're suddenly looking directly under that famous shock of blond hair, and can see every grimace, curse and twist of excitement expressed on Warne's face. Moving down the wicket, you can just about make out the fear in the batsman's eyes.

There's little doubt that a pair of binoculars can add an extra dimension to a spectator's experience, whether you're following your favourite sport, attending the opera or doing a spot of birdwatching. But how can you tell one pair from another, and what do you need to know before choosing the right pair for you? We tested 16 pairs of binoculars to put you in the picture.

Picking a prism

At the heart of each pair of binoculars is the prism design. Prisms channel the light and image to your eyes, and there are two types available (see the diagrams on page 40).

■ **Porro prism:** The objective lens at the front and the eyepiece are in a straight line, giving the lens barrel a characteristic kink and making the binoculars relatively short, but wide.

■ **Roof prism:** The objective lens at the front and the eyepiece are in a straight line, making the bin-

oculars slimmer than porro designs, smaller when folded and generally easier to carry. However, roof designs are more difficult to manufacture and tend to be more expensive. Light transmission in roof prism models is slightly poorer in bad light.

While neither type can be said to be superior to the other, as the varied overall performances in this test show (see the table, page 43), the differences between them can be important when choosing a pair for your own particular needs.

Numbering up

All binoculars are specified with reference to two measurements: magnification times lens diameter in millimetres (for example, 8 x 25). The magnification is the degree to which a viewed object is enlarged. An 8 x 25 model, for example, would show the object eight times larger than the unaided eye.

IN BRIEF

■ Binoculars with a higher magnification aren't necessarily better because the field of view (the width of the image) can be reduced, and it can be more difficult to hold them steady.

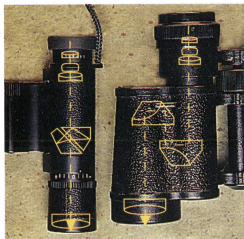
■ You don't have to spend a lot to get a good set of binoculars. The cheapest model tested, the TASCOS 165 RB-1 8 x 21, finished equal third overall, well ahead of models costing 10 times as much.

■ The models in this test all have a relatively small 'exit pupil diameter' (see *What to look for*, page 40), making them unsuitable in poor light conditions.

WHAT TO BUY

equal	PENTAX 8 x 24 UCFG*	\$160
	MINOLTA Activa Compact 8 x 25	\$239
	CANON Compact 8 x 22A	\$210
	TASCOS 165 RB-1 8 x 21	\$62
	CANON Compact 8 x 23AWP	\$269
	MINOLTA Activa Pocket 8 x 25WP*	\$249
	PENTAX 8 x 22 DCFMC*	\$229
	OLYMPUS 8 x 24PCIIR	\$219

* These models were also the most suitable for people who wear glasses (see *What to look for*, page 40, and note 8, page 43).



Roof prism (left) and porro prism: the test didn't find either design to always give better performance.

While you might assume that a bigger magnification makes for a better pair of binoculars, it actually reduces the field, or scope, of view (the width of the image), though it provides more detail of what you do see. A magnification of 10 or

greater can also exaggerate any trembling in your hands, making it difficult to get a steady view, so you'll probably have to mount the binoculars on a tripod to appreciate them.

The second number refers to the diameter of the two objective lenses at the front of the binoculars, through which light enters. The larger the diameter, the more light gets in, allowing a clearer image and more detail. However, larger objective lenses also make for bigger, heavier binoculars.

Counting down \$\$\$

While you might assume quality must come at a price with a technology as precise in design as binoculars, big spenders don't necessarily end up with the best view.

The top-ranking PENTAX 8 x 24 UCFC is very affordable at \$160. And the cheapest model, the TASCOS 165 RB-1 8 x 21 (\$62), was ranked equal third — well ahead of the most expensive ZEISS and SWAROVSKI models. □

magnification (more than 10x) can provide, make sure they can be used with a tripod (see *Numbering up*, page 39). Otherwise, the exaggeration of the shaking of your hands when viewing through high-magnification models will negate any improvement in detail. Both PENTAX models have a tripod socket, although it's likely you'll need an adaptor for the PENTAX 8 x 22 DCFMC to fit tripods available in Australia.

For people with glasses

■ Eyecups

If you wear glasses for short- or long-sightedness, you should be able to use binoculars without your glasses by adjusting the focus or the eyepiece to suit you. People with astigmatism, however, may need to keep their glasses on. This can be awkward and may stop you from reaching what's called the eyepoint relief distance (the distance between the eyepiece from which the image should be viewed). This would reduce the field of view (the width of the image). So it's important that the **eyecups** of the binoculars can be folded away, pushed in or twisted in so you can place your eye as close as possible to the eyepieces with your glasses on (see the photo, right). Most binoculars in this test have foldable rubber eyecups; the others have eyecups able to be pushed in or twisted/screwed in (see the table, page 42).

We've profiled the top eight models, which include the three rated the best for people who wear glasses (the PENTAX 8 x 22 DCFMC, the MINOLTA Activa Pocket 8 x 25WP and the overall top-ranking PENTAX 8 x 24 UCFC). Prices shown are a good target to aim for when shopping around, based on nationwide checks in March/April 2000.

PENTAX 8 x 24 UCFC



Prism type: Porro

Target price: \$160

Good points

- Equal second-best model for people wearing glasses; the field of view is unaffected.
- Excellent light transmission (see note 11, page 43).
- No water got in in the rain-drip test (see note 9, page 43).
- Has a tripod socket.
- The only model featuring 'interpupillary distance calibrations' (an internal mechanism which can be adjusted if the binoculars fall out of calibration, affecting the focus).

Bad points

- Dust entered noticeably during the dust test (see note 9), affecting focusing, eyepiece adjustment and eyecup movement. So they (and other models similarly affected) aren't ideal for dry, dusty conditions like outback racecourses.
- Among the lower scorers for collimation (the image field viewed through each barrel should be the same — see note 11).



WHAT TO LOOK FOR

■ Comfort

It's important to get a pair of binoculars you'll feel comfortable with, so check how they are to hold and fit to your face, and how easy they are to adjust and see through. Make sure you can adjust the distance between the two barrels so the eyepieces suit you.

■ Exit pupil diameter

Dividing the objective lens diameter by the magnification (see *Numbering up*, page 39) will give you a figure called the exit pupil diameter. This refers to the diameter of the beam of light that comes through the eyepiece of the binoculars and into your eye. The larger the exit pupil diameter, the brighter the image you see and the better the binoculars are likely to perform in poor light.

To let as much light as possible into the eye, the exit pupil diameter should match the diameter of your own pupils, which ranges from 2–3 mm in daylight to 5–9 mm in darkness. The tested binoculars have exit pupil diameters ranging from 2.5–3.0 mm, suggesting they're designed primarily for bright, daylight conditions. If you want them for darker conditions, you'll need to look for a pair with a bigger exit pupil diameter.

■ Magnification

If you want to take advantage of the greater detail that binoculars with a high degree of

MINOLTA Activa Compact 8 x 25



Prism type: Porro
Target price: \$239

Good points

- The best score in the optical tests (see note 11).
- Excellent light transmission.
- Very good collimation.

Bad points

- Dust entered noticeably during the dust test, affecting focusing, eyepiece adjustment, eyecup movement and hinge movement.
- Minor moisture entry in the rain-drip test.

CANON Compact 8 x 22A



Prism type: Roof
Target price: \$210

Good points

- Comfortable to hold.
- Easy to focus; very smooth.
- No water got in in the rain-drip test.

Bad points

- Centre focus was affected by the dust test.
- The measured magnification and lens diameter (7.0 x 19.5) fell considerably short of the manufacturer's claim (8 x 22).
- The Velcro strip on case was incorrectly positioned and didn't always close properly.

TASCO 165 RB-1 8 x 21



Prism type: Roof
Target price: \$62

Good points

- One of only two models to score 100% in the dust test.
- The lightest model in the test.
- No water got in in the rain-drip test.
- One of the widest fields of view at 1000 m.

Bad points

- Just barely OK for people who wear glasses.



CANON Compact 8 x 23AWP



Prism type: Porro
Target price: \$269

Good points

- The only model to score 100% in the climate test, passing both the dust and rain-drip tests without damage.

Bad points

- The heaviest model in the test.
- Among the lower scorers for light transmission, being the second-worst among the porro models.
- Among the least suitable for people who wear glasses.
- The measured magnification and lens diameter (7.5 x 18.0) fell well short of the manufacturer's claim (8 x 23).

MINOLTA Activa Pocket 8 x 25WP



Prism type: Roof
Target price: \$249

Good points

- Easy to adjust.
- Equal second-best model for people who wear glasses; the field of view is unaffected.
- No water got in in the rain-drip test.
- Achieved the closest focus of any model in the test (see note 7, page 43).

Bad points

- The measured magnification and lens diameter (6.5 x 19.5) fell well short of the manufacturer's claim (8 x 25).
- The narrowest measured field of view at 1000 m.
- Focusing, eyepiece adjustment and eyecup movement were affected by the dust test.

PENTAX 8 x 22 DCFMC



Prism type: Roof
Target price: \$229

Good points

- Ranked as the most suitable for people who wear glasses; the field of view is unaffected.
- No water got in in the rain-drip test.
- Has a tripod socket, but you'll need an adaptor for it to fit tripods available in Australia.
- While dust got inside in the test, there were no problems afterwards with focusing, eyepiece adjustment or hinge movement.

Bad points

- The lowest-ranked binoculars for ease of use: the eyecups were considered the least comfortable and

	Brand / model (in rank order)	Manufacturer / distributor	Origin	Target price (\$)*	Warranty (years)	Dimensions (LxWxH, cm)	Weight (g)	Prism type	Housing (coating material)	Eye cups	Magnification lens diameter (claimed / measured)
	PENTAX 8 x 24 UCFC	CR Kennedy	China	160	1	11 x 10 x 6	291	Porro	Rubber	Twist in	8 x 24 / 8.0 x
	MINOLTA Activa Compact 8 x 25	Haco	ns	239	ns	11 x 10 x 5	274	Porro	Plastic	Push in	8 x 25 / 7.5 x
equal	CANON Compact 8 x 22A	Canon	ns	210	ns	11 x 10 x 5	300	Roof	Plastic	Foldable	8 x 22 / 7.0 x
	TASCO 165 RB-1 8 x 21 BEST BUY	Tasco	ns	62	ns	9 x 10 x 4	179	Roof	Rubber	Foldable	8 x 21 / 8.0 x
	CANON Compact 8 x 23AWP	Canon	ns	269	ns	11 x 11 x 7	418	Porro	Rubber	Foldable	8 x 23 / 7.5 x
equal	MINOLTA Activa Pocket 8 x 25WP (A)	Haco	ns	249	ns	12 x 10 x 4	297	Roof	Plastic	Twist in	8 x 25 / 6.5 x
	PENTAX 8 x 22 DCFMC	CR Kennedy	Japan	229	1	12 x 10 x 4	308	Roof	Plastic	Foldable	8 x 22 / 7.5 x
	OLYMPUS 8 x 24PCIIR	R Gunz	China	219	5	11 x 10 x 6	289	Porro	Rubber	Twist in	8 x 24 / 8.0 x
equal	ESCHENBACH Magno TEC8 8 x 21 (A)	European Eyewear	Japan	190	1	8 x 10 x 5	197	Porro	Plastic	Foldable	8 x 21 / 7.0 x
	SWAROVSKI Pocket 8 x 20B	Swarovski	ns	895	ns	10 x 9 x 4	224	Roof	Plastic	Twist in	8 x 20 / 7.5 x
	NIKON Sportstar II 8 x 20 DCF	Maxwell Optical	ns	199	ns	10 x 10 x 5	256	Roof	Plastic	Foldable	8 x 20 / 8.0 x
	BAUSCH & LOMB Legacy 12-8025	Extra Vision	Japan	175	'Lifetime'	10 x 10 x 5	285	Roof	Rubber	Foldable	8 x 25 / 7.0 x
equal	BUSHNELL Powerview 13-2514	Extra Vision	China	69	'Lifetime'	9 x 10 x 4	189	Roof	Rubber	Foldable	8 x 21 / 8.5 x
	ZEISS Classic 8 x 20BT (A)	Carl Zeiss	Germany	920	30	10 x 9 x 3	181	Roof	Plastic	Foldable	8 x 20 / 8.5 x
	MEADE Infinity Grandangolare 8 x 25	Camera House	Taiwan/China	109	25	10 x 10 x 4	270	Roof	Rubber	Foldable	8 x 25 / 7.5 x
	BUSHNELL Powerview 13-7208	Extra Vision	Philippines	185	'Lifetime'	10 x 10 x 5	200	Porro	Rubber	Foldable	8 x 25 / 7.0 x

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in March/April 2000.

ns Not stated.

(A) These models may be difficult to find.

PROFILES continued...

Looking for others?

For practical reasons, we shared this test with overseas counterparts. This means it doesn't include some brands and models you'll find on the Australian market.

the binoculars were particularly difficult to hold steady when viewing.

OLYMPUS 8 x 24PCIIR



Prism type: Porro

Target price: \$219

Good points

- One of the widest fields of view at 1000 m.
- Good collimation.

Bad points

- The lowest scorer for 'flare' or veiling glare, but still OK (see note 11, far right).
- Eye cup movement was badly affected in the dust test.
- Moisture in the right-hand side during the rain-drip test — no vision, but OK when it dried out.

1 Dimensions and weight

The dimensions are given with the binoculars set at a distance between the eye pupils of 65 mm and focused on infinity. The binoculars were weighed without the case but with the strap.

2 Prism type

See *Picking a prism*, page 39, for an explanation of the difference between porro and roof prisms.

3 Housing (coating material)

Modern binoculars have bodies made of steel, aluminium or synthetic materials. The latter are popular because they're lightweight, require little maintenance, are very resistant to damage and are thermally stable. All the binoculars in this test are either plastic or rubber-coated.

4 Eye cups

See *What to look for*, page 40.

5 Magnification and objective lens diameter

See *Numbering up*, page 39, for an explanation of the numbers used to describe these specifications. Magnification was measured on an optical bench and for most models tested was less than that claimed by the manufacturers. Claimed objective lens diameter also tended to fall short.

6 Field of view at 1000 m

The full field angle (the angle of the cone of light passing through the exit pupil of the binoculars) was measured to calculate the linear field of view at 1000 m. It varied between 103.6 m for the **MINOLTA Activa Pocket 8 x 25WP** and 149.2 m for the **MEADE Infinity Grandangolare 8 x 25**. The wider the field

6	7	8	9	10	11	12	13	
Field of view at 1000 m (m)	Closest focus (m)	Suitability for wearers of glasses score (%)	Climate test score (%)	Accuracy of claimed properties score (%)	Optical score (%)	Ease of use score (%)	Overall score (%)	Brand / model (in rank order)
1.1	1.9	97	60	100	94	80	85	PENTAX 8 x 24 UCFC
1.4	1.3	75	40	80	98	82	83	MINOLTA Activa Compact 8 x 25
0.5	2.3	60	60	60	88	85	80	CANON Compact 8 x 22A
1.4	2.4	51	80	100	78	85	80	TASCO 165 RB-1 8 x 21
3.5	2.0	47	100	60	78	78	79	CANON Compact 8 x 23AWP
3.6	1.1	97	60	20	86	85	79	MINOLTA Activa Pocket 8 x 25WP (A)
8.1	2.3	99	80	80	86	66	79	PENTAX 8 x 22 DCFMC
8.0	1.6	74	60	100	80	80	78	OLYMPUS 8 x 24PCIIR
9.9	2.3	92	20	60	92	81	76	ESCHENBACH Magno TEC8 8 x 21 (A)
9.8	2.3	43	60	100	80	80	76	SWAROVSKI Pocket 8 x 20B
9.9	1.3	49	20	100	80	86	72	NIKON Sportstar II 8 x 20 DCF
5.7	2.0	36	60	80	60	86	68	BAUSCH & LOMB Legacy 12-8025
3.7	2.4	37	60	100	60	82	67	BUSHNELL Powerview 13-2514
5.0	2.2	60	60	100	60	76	67	ZEISS Classic 8 x 20BT (A)
9.2	2.5	37	60	80	60	77	65	MEADE Infinity Grandangolare 8 x 25
7.7	1.4	36	20	60	60	75	57	BUSHNELL Powerview 13-7208

of view, the broader the area your view will encompass, providing a bigger context for any image you may be focusing on.

7 Closest focus

With the binoculars set to closest focus, a set of bar targets was observed at various distances. The closest target that was in focus was noted. The closest focus achieved varied between 1.1 m for the MINOLTA Activa Pocket 8 x 25WP and 2.5 m for the MEADE Infinity Grandangolare 8 x 25.

8 Suitability for wearers of glasses score

Each pair of binoculars was rated by participants in a user trial for ease of eyepiece adaptation for use with glasses. The field of view seen with glasses on was also measured.

9 Climate test score

The binoculars were tested for their resistance to a range of environmental stresses:

- **Environment:** Cold, dry heat, damp heat. No significant physical damage was noted in any of the models.
- **Rain drip:** The binoculars were exposed to a rain drip and inspected for water getting in. The NIKON Sportstar II 8 x 20 DCF and ESCHENBACH Magno TEC8 8 x 21 were irreversibly damaged.
- **Dust:** The binoculars that survived the rain-drip test were exposed to blowing dust and inspected

for dust getting in. Only the TASCO 165 RB-1 8 x 21 and the CANON Compact 8 x 23AWP didn't have any problems.

- **Mechanical stress:** The binoculars were dropped from a height of 1 m onto a hard surface and inspected for damage. All models passed this test with no significant damage.

10 Accuracy of claimed properties

This score refers to the accuracy of the magnification and objective lens diameter claimed by the manufacturer.

11 Optical score

The optical score is a combination of the following tests:

- **Light transmission:** When light passes through a lens or prism, part of the light goes through and part of it is reflected. Special coating on the glass can reduce reflection and enhance transmission and is applied in qualities ranging from 'coated' to 'fully coated' to 'multicoated' to 'fully multicoated'. The top scorers for light transmission in this test all had porro prisms and were at least fully coated.
- **Resolution:** It's possible to calculate the highest resolution — clarity of focus — for binoculars of various objective lens diameters. Models in this test, with a diameter of 18–23.5 mm, all provide very good resolution.
- **Collimation:** To prevent undue eyestrain, headaches or double images, it's essential that

the image field viewed through each tube is the same. Technically, the optical axes of both barrels should be perfectly parallel. Binoculars were tested and rated according to how close they came to the ideal.

- **Flare:** Binoculars were tested to see how much unwanted internal light reflection they showed. All the models performed well in this regard.

12 Ease of use score

The following factors were assessed in a user trial:

- Overall handling (including the ease of handling, the ease of holding the binoculars steady, the comfort of the eyecups and the quality of finish on the binoculars).
- Setting up (including the ease of adjusting the focus and the distance between the eyes).
- The case (the ease of removing and replacing the binoculars in the case, the ease of closing it and the quality of finish on the case).

13 Overall score

The overall score is a combination of the following:

- Optical score: 45%.
- Ease of use score: 30%.
- Climate test score: 15%.
- Accuracy of claimed properties score: 5%.
- Suitability for people who wear glasses score: 5%.

On test: 13 steam irons priced from \$40–\$70. The aim: to find one that makes ironing easier.

Steamed and crease-free?

IN BRIEF

■ What makes a good iron? According to our trialists, the ability to steam effectively and a weight that's just right. ■ Vertical steam (see *What to look for*, far right) is a useful feature if you iron a lot of items like suits and curtains. Half the irons in the test have this feature (see the table, page 46, for model details).

A GOOD IRON CAN MAKE A BIG difference, whether you iron a mountain of clothing or just the odd item or two at a time.

Most people want a steam iron that doesn't make the job any harder and lets you do it fast. Some may want certain features, depending on what you iron, or safety and convenience factors. See *What to look for*, far right, for some features that are currently available.

Eleven trialists assessed 13 irons' performance and ease of use on four types of fabric: cotton, denim, linen and synthetic. The individual scores for each iron were combined to give a final score showing which irons did the best job overall (see the table, page 46).

WHAT TO BUY

SUNBEAM Ultrara 5500 Silverstone SR5500	\$69.95
SUNBEAM Pro-steam 1300 SR1300	\$59.95

For people with a disability

An occupational therapist from the Independent Living Centre assessed the irons for ease of use by people who are visually impaired or have difficulty using their hands.

None of the irons was considered to be ideal for either disability, but the following comments were made:

- For contrast and clarity of the controls, the **LINDA** is the best. It also has the best access to the controls and for filling, but the steam and spray buttons need considerable strength to push.
- The **TEFAL Superglide** is the best for control use, but is difficult to fill (it needs two hands) and easily overflows.
- For weight, balance and overall handling, the **REMINGTON** is the best.



PROFILES

The top five models are profiled in rank order. Prices shown are a good target to aim for when shopping around, based on nationwide checks in March 2000. Anything lower is a bargain. Trialists' comments are printed in *italics*.

SUNBEAM Ultrara 5500 Silverstone SR5500

Target price: \$69.95

Good points

- Best for ironing cotton, denim and linen.
- Equal best for ironing synthetics.
- Equal best for steam effectiveness at smoothing out wrinkles.
- Has vertical steam (see *What to look for*, far right).
- Has both a power-on and a thermostat light.
- The iron the trialists liked best and said they'd be most likely to buy.

Bad points

- None in particular.
- "Very good iron to use, little effort required for good results."*



SUNBEAM Pro-Steam 1300 SR1300

Target price: \$59.95

Good points

- The easiest iron to use.
- Equal second best for ironing linen.
- Power-on light.

Bad points

- No cord storage.



WHAT TO LOOK FOR

- No thermostat light.

"This iron was good to use and the heat settings were excellent."

"The only negative bit was having to stop to change from spray to surge of steam. It couldn't be done smoothly."

BRAUN OptiGlide-Jet PV3110



Target price: \$64.95

Good points

- Second best for ironing synthetics, cotton and denim.
- Equal second best for ironing linen.
- Has vertical steam.
- Second best for steam effectiveness.
- Extra jet of steam.

Bad points

- No power-on light.
- Comparatively short cord.
- Temperature can get too high on the lowest setting according to the standard, but it didn't damage clothes.
- Instructions can be difficult to understand.

"This iron was quite good, but the filler was a bit slow and the cord is a little short."

MOULINEX Chronojet SP Vario Silk Plus Y23

Target price: \$52.95

Good points

- Has vertical steam.



Bad points

- No cord storage.
 - No button groove.
 - No power-on light.
 - Comparatively short cord.
- "Overall I found this iron to be true to its settings and it ironed fairly well."

TEFAL Superglide 15 1488.39

Unlike the other irons in the test, this model doesn't have variable steam or a shot of steam. We included it in the test because the distributor originally told us it did, but we found instead it just slowly releases extra steam when you press a knob. Its performance was OK without these features, and you may like the sound of some of its other aspects.

Target price: \$59.95

Good points



- Equal best for ironing synthetics.
- The trialists thought it was the best weight.
- Easiest water spray to use.
- Rated best by trialists for gliding easily over fabrics.
- Equal best handle comfort.

Bad points

- No shot of steam.
- No variable steam.
- No button groove.
- No power-on light.
- Temperature can get too high at the lowest setting according to the standard, but it didn't damage clothes.

"I liked how the light was easy to see because I knew when the iron was ready at each temperature, and how well it slid over the clothes. The steam seemed very good and it ironed really well."

Balance and weight

A lightweight but poorly balanced iron can be more tiring to use than a heavier, well-balanced iron.

Assuming the balance is good, weight becomes a matter of personal preference. You may prefer a lightweight iron that's easier to move but needs more downward pressure, or a heavier iron that needs less pressure but takes more effort to move and lift.

Features

■ **Spray:** You shoot a spray of water onto the garment directly in front of the iron to remove very difficult creases. (Some fabrics can be damaged or discoloured by spraying with water.)

■ **Steam:** Most steam irons now have variable steam. Heavier fabrics with deep creasing need a high steam flow and temperature, but you need lower levels of steam on sensitive or lighter fabrics so as not to damage them. On most of the irons tested, the volume could be adjusted continuously or set to various positions.

■ **Shot of steam:** An extra shot/surge of steam is great for difficult wrinkles and when extra help is needed while you're ironing at higher temperatures.

■ **Vertical steam** (see photo): If you iron a lot of heavy items like suits and curtains, vertical steam is useful for ironing them in a hanging position. A number of the tested irons have this feature (see the table, page 46); those without it can only produce steam when they're horizontal.

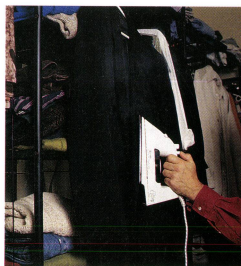
Self-cleaning

With the self-cleaning feature you can remove scale deposits that could clog the steam valve and soleplate holes. Usually, you heat the iron to maximum, unplug it and shake it over the sink with the steam knob set at 'self cleaning'. Most of the tested irons have this feature.

OK to use with tap water

All the manufacturers of the test irons recommend tap water unless it's very hard. Most advise against using water from home

(continued overleaf)



What about the rest?

■ The **KAMBROOK**, **PHILIPS**, **BREVILLE** and **LINDA** are all worth considering if you can find them for a good price. All but the **LINDA** have vertical steam.

■ Trialists rated the **TIFFANY's** shot of steam as one of the worst, and found its controls the hardest to read and change. It was the worst for ironing linen.

■ The **REMINGTON** dragged the most when trialists assessed it for gliding over fabric. It was the second-worst for ironing cotton and linen.

■ Trialists rated the **TEFAL Express 35** the worst for filling and emptying, and also for its spray. It was the second-worst for ironing synthetics.

■ The **MISTRAL** was the worst for ironing all tested fabrics except linen.

And in case you were wondering why there's no **BLACK & DECKER** iron in this test, that brand is no longer available in Australia.

Brand / model (in rank order)	Manufacturer / distributor	Target price (\$)*	Origin	Warranty (years)	Soleplate type	Weight with water (kg)	Cord length (m)	shot	variable	vertical	S
SUNBEAM Ultrara 5500 SilverStone SRS500	Sunbeam	69.95	China	1	Non-stick	1.4	3.0	✓	✓	✓	✓
SUNBEAM Pro-Steam 1300 SR1300	Sunbeam	59.95	Australia (A)	1	Aluminium	1.4	3.0	✓	✓	✓	✓
BRAUN OptiGlide-Jet PV3110	Gillette	64.95	Spain	1	Die-cast metal	1.4	2.0	✓ + jet	✓	✓	✓
MOULINEX Chrono Jet SP Vario Silk Plus Y23	Shriro	52.95	China	1	Non-stick	1.2	1.9	✓	✓	✓	✓
TEFAL Superglide 15 1488.39	Groupe SEB	59.95	France	1	Enamel	1.5	2.5				✓
KAMBROOK Steamaster 802 K1802	Breville	39.95	China	1	Non-stick	1.3	3.2	✓	✓	✓	✓
PHILIPS HI 342	Philips	64.95	Singapore	1	Non-stick	1.3	1.9	✓	✓	✓	✓
BREVILLE Super Surge SS720	Breville	49.95	China	1	Non-stick	1.4	3.1	✓	✓	✓	✓
LINDA Impress 62 SL62	Linda	44.95	China	1	Non-stick	1.3	2.1	✓	✓		✓
TIFFANY SI 820	GAF	29.95	China	1	Non-stick	1.5	2.1	✓	✓		✓
REMINGTON Easy Glide 300 IR 300	Remington	29.95	China	1	Non-stick	1.2	3.4	✓	✓		✓
TEFAL Express 35 1397.70	Groupe SEB	49.95	China	1	Non-stick	1.2	2.9	✓	✓		✓
MISTRAL Quick'n'Easy MGC200	Mistral	44.95	China	2	Non-stick	1.2	2.9	✓	✓		✓

WHAT TO LOOK FOR (continued)

softening units or freezer ice as it can produce brown stains on clothing.

■ Button groove

A button groove is a lip running round the edge of the soleplate or a groove around it, that allows easy access under and around buttons. Most of our test irons have a button groove — see the table for model details.

Indicator lights

■ **Thermostat light:** When this light is on, the iron is heating the soleplate. When it turns off, it's reached the preset temperature and you can tell it's ready for use. It'll turn on again when the soleplate needs to reheat to the required temperature. It's best to iron delicate fabrics first — it takes longer for

an iron to cool down than heat up.

■ **Power-on light:** This indicates when the power is switched on and serves only as a warning that the iron is hot. Only the **SUNBEAM Ultrara 5500 Silverstone** and **Pro-Steam 1300** and the **BREVILLE Super Surge SS720** have this.



Controls and markings: all buttons and knobs should be large, easy to use and have clearly visible and understandable markings. With its poor colour contrast and Spanish fabric names, the **Tiffany** was particularly user-unfriendly.

Cord

■ **Length:** It's safer and easier to buy an iron with a cord long enough for where you need to use it, rather than using an extension cord. The cord

length of these irons varied considerably (between 1.9 m and 3.4 m); check the table for details.

■ **Storage:** Although you can wrap the cord around the iron's body, a specially designed heel makes it easier and more secure. All but three tested models have this feature — see the table for details.

Safety

■ **Auto shut-off:** This cuts power to the iron if it's left stationary for a certain length of time (see *Cut-off switches*, right). A more sophisticated version differentiates between a horizontal and vertical position and varies the time accordingly — see the table for details.

■ **Thermal safety fuse:** This is an emergency safety device — see *Cut-off switches*, right, for how it works.

Reading the dots

Most irons, including all the tested models, have the internationally recognised Garment Care Symbol 'dot' system marked on their dial, and some also have individual fabric names. The dot system corresponds to the symbols on most garments and is supposed to help you know what setting to put your iron on.

In reality it's a very rough guide — on the tested irons, for example, the soleplate temperature when they were set to one dot varied widely from model to model. You'd be wise to test a garment somewhere that won't be seen (such as the inside of a cuff or the tail of a shirt) to find out what temperature it can stand, regardless of the 'dot' setting. Fortunately, when we tested the irons with the highest one-dot soleplate temperatures on our synthetic fabric, none of them damaged it.



	1	1	1	1	2	3	4	
Rating	Thermostat / power-on light	Thermal safety fuse	Auto shut-off	Cord storage	Button groove	Performance score (%)	Ease of use score (%)	Overall score (%)
	✓ / ✓	✓		✓	✓	87	87	87
	X / ✓	✓			✓	81	90	86
	✓ / X	✓		✓	✓	81	80	80
	✓ / X	ns				76	81	78
	✓ / X	✓		✓		71	83	77
	✓ / X	✓		✓	✓	71	80	75
	✓ / X	✓	✓ (C)	✓	✓	70	78	74
	✓ / ✓	✓		✓	✓	69	76	73
	✓ / X	ns		✓	✓	73	71	72
	✓ / X	✓	✓ (D)	✓	✓	68	70	69
	✓ / X	ns		✓	✓	62	75	68
	✓ / X	✓			✓	62	72	67
	✓ / X	✓		✓	✓	58	74	66
Brand / model (in rank order)								
SUNBEAM Ultrara 5500 SilverStone SR5500								
SUNBEAM Pro-Steam 1300 SR1300								
BRAUN OptiGlide-Jet PV3110								
MOULINEX Chrono Jet SP Vario Silk Plus Y23								
TEFAL Superglide 15 1488.39								
KAMBROOK Steamaster 802 K1802								
PHILIPS HI 342								
BREVILLE Super Surge S5720								
LINDA Impress 62 SL62								
TIFFANY SI 820								
REMINGTON Easy Glide 300 IR 300								
TEFAL Express 35 1397.70								
MISTRAL Quick'n'Easy MGC200								

* Prices shown are a good target to aim for when shopping around, based on nationwide checks in March 2000.

ns Not stated.

(A) After July 2000, this iron will be made in China.

(B) You can clean the removable steam valve.

(C) In the horizontal position, the safety device switches the iron off after 30 seconds (except when first switched on: two minutes). In the vertical position it takes eight minutes.

(D) In the horizontal position, the safety device switches the iron off after 30 seconds. In the vertical position it takes eight minutes.

How reliable have subscribers found them?

We asked a group of subscribers how reliable they'd found their irons. Only 3% said they'd had repairs done during the last 12 months, though we don't know whether this means the irons were very reliable, or that if something went wrong they were replaced rather than repaired. This may well be the case, considering the average cost of repairs was around \$30 — almost the price of a new iron.

When asked if they'd buy the same brand again, subscribers gave quite a wide range of scores.

The graphs show the results from our survey for brands that had more than 50 responses (the number in brackets after the brand name is the number of responses); they don't include all brands on the market.

Percentage not repaired

Tiffany (61)	100
Kambrook (257)	98
Black & Decker (771)	97
Braun (145)	97
Philips (551)	97
Sunbeam (1844)	97
Tefal (116)	97

Percentage who would buy the same brand again

Sunbeam (1998)	94
Braun (146)	92
Philips (567)	90
Tefal (129)	85
Black & Decker (797)	84
Kambrook (277)	74
Tiffany (65)	59

Cut-off switches

■ If you get easily distracted while you're ironing or forget to turn the iron off, **auto shut-off** might be just the thing for you. It automatically shuts off power to the iron when it hasn't been moved for a certain amount of time. The basic version is really just a power-saving device that switches off a stationary iron after about 10 minutes.

The sophisticated version (on both the **PHILIPS** and **TIFFANY**) is also a safety device: when the iron is left in a horizontal position or knocked over, the auto shut-off kicks in after 15–30 seconds, immediately switching off the power. This not only might save the garment you're ironing, but could also prevent a fire. When the iron is vertical the shut-off switch acts in the same way as the basic version. So if you're looking for a safety feature, check what kind of auto shut-off an iron has.

■ A **thermal safety fuse** is an emergency safety switch that permanently cuts power to the iron when the temperature reaches a dangerous level, say if the thermostat fails. While it's a safety feature, if it operates you'll need to have the fuse replaced by the manufacturer, which is a big job, or you may even need a new iron.

1 Features

See *What to look for*, page 45–46, for descriptions of the features noted in the table.

2 Performance score

The trialists evaluated the effectiveness of the iron at removing wrinkles and creases from four different fabrics: polyester organza (synthetic), cotton, denim and linen. The score includes the combined average for all the fabrics and a score for steam and spray effectiveness.

3 Ease of use score

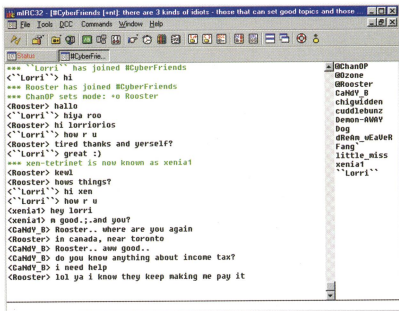
To assess ease of use, the trialists rated handle comfort and cord placement. They also commented on how easily the soleplate glided over fabric, how easy the water tank was to fill and empty, how easy the controls were to read and change and how easy the spray and steam features were to use.

4 Overall score

The ease of using an iron is as important as its performance, so those two scores are weighted equally.



Chatterboxes



The Internet isn't just connecting computers;
it's connecting people, too, via chat rooms.

Netiquette

When you're new to chat — a 'newbie' — it's easy to say or do the wrong thing. Here are a few quick tips to start you off.

■ If you WRITE IN CAPITALS IT LOOKS LIKE YOU'RE SHOUTING! So don't.

■ People will talk to you if you talk to them. Start a conversation. It's pretty annoying if someone asks repeatedly, "Why isn't anyone talking to me?"

■ Be polite. It's probably safest if you assume the person talking to you is your local vicar or your gran. That way you won't say anything inappropriate.

■ Before you start chatting, watch for a while to pick up any etiquette particular to a chat room, and read any help files. Most people are willing to help, but they like to know you've tried first.

EMAIL IS THE INTERNET VERSION OF postal mail, with the delivery times much reduced. You still need to go to your mailbox to collect your correspondence.

Chat is more like a telephone call or gossiping with a bunch of friends in a café. Information is passed back and forth; you can have conference calls and even talk over the top of the person you're talking to — just like face-to-face conversation.

Getting started

Internet relay chat (IRC) is based on the idea of a central meeting place. Everyone who wants to chat connects into there to find one another, and then they split up into 'rooms' — channels that cover a specific topic — to chat. At any one time there may be thousands of people using IRC.

To chat in IRC takes some practice. There are commands to learn, and it's easy to get discouraged when everyone else seems to be finding things so easy. If you start by downloading an IRC program, like mIRC for Windows or Macintosh (see top right for contact details), a lot of the hard work is done for you. Read the help files and then find a meeting place — maybe start with something friendly like the Starlink network. You'll find information about it at www.starlink-irc.org.

Because of the way IRC gathers people together,

it's pretty easy to find new people to chat with and to make new friends (as long as you follow some simple rules — see *Netiquette*, far left). Before you know it you'll have a regular chat room and be telling friends, "Find me in #oz_gardeners after 8 pm."

■ You'll find mIRC and information at www.mirc.com, and other IRC software via www.tucows.com.

■ If you're looking for something local, www.oz.org has some IRC help and Australian server information.

Java chat

If you find a link to a chatroom on a website, it'll be either IRC embedded into your browser (in which case you can simply start chatting), or Java chat. To use Java chat, you'll need a version 4 or higher Web browser and a Java plug-in. The browsers Netscape and Internet Explorer should come with a Java plug-in; if not you'll find one at www.netcenter.com (Netscape) or www.microsoft.com/ie/ (Internet Explorer).

The good thing about Java chat is that you can join in at any website with a chat room attached to it.

■ Try chatting at www.ninemsn.com or www.yahoo.com, both of which have extensive games and chat rooms linked to their websites. You'll need to register, and perhaps download some software, before you start.

■ To find other chat sites, try www.webchatlist.com or www.chatmix.com.

Instant messaging

Instant messaging is a much more private form of chat than either IRC or Java chat, so it's more like making a phone call. You can search for someone's name in the directory, then send a message to chat one-on-one when you're both online.

The advantage over a phone call is that onscreen you can have more than one private chat at once, comfortably holding four, five or even 10 conversations. The downside is that if you don't already know people who are using chat, it might be a bit difficult to find friends.

■ To try instant messaging, download ICQ from www.icq.com. If you click on 'random chat' you'll be chatting with someone in no time. AOL Instant Messenger (at www.aol.com or as part of Netscape browser version 4.5 and above) is also popular. □

What you'll need

- A PC or Mac with an Internet connection.
- Appropriate software downloaded from the Internet (see *Getting started*, left.)

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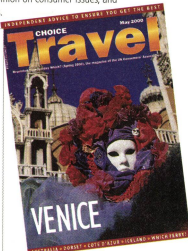
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A panel of experts — Qantas flight attendants — checks out small trolley suitcases.

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RECALLS & BANS

If you find a recall or ban not on our list, please let us know. Companies often rent 1800 numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: Primus Australia has recalled **Primus PowerJet gas torches**, model numbers 2135 and 2137, distributed since 1996. Only the handle of these heating instruments is subject to the recall.

The problem: A possible gas leakage may occur when the unit is exposed to abnormally high surrounding temperatures.

What to do: Stop using the product. Contact Primus Australia toll-free on 1800 685 924, 8.30 am–5 pm (EST) Monday to Friday to arrange for an immediate replacement.

THE PRODUCT: Peugeot Concessionaires Australia has recalled **Peugeot 206** vehicles manufactured between April and November 1999 within the following VIN ranges:

- VF32ANFZE40141931 – 40524729.
- VF32ANFZP40325716 – 40342072.
- VF32CNFZE40426748 – 40512943.
- VF32CNFZP40340768 – 40340769.
- VF32CRFRE40303996 – 40444127.
- VF32CRFRE40517241 – 40523406.

The VIN can be found under the bonnet on the rear panel of the engine bay on the driver's side.

The problem: The fuel filter in front of the rear right-hand wheel may leak.

What to do: Peugeot has written to owners of affected vehicles, but if you haven't received a letter and your vehicle falls within the above VIN range, contact your Peugeot dealer without delay to arrange for the necessary modifications to be made. For further information, contact Peugeot Assistance on 1800 643 998.

THE PRODUCT: Pains Wessex has recalled **Orange HandSmoke MK3** and **Red Handflame MK2 marine distress flare kits and handsignals** manufactured between October 1999 and January 2000. The 'date made' can be seen printed on the flares.

The problem: Defective adhesion of ignition paint to the striker plug may stop

the flares from being lit. This fault doesn't make the flares unsafe, but can make them ineffective in a situation in which they're needed.

What to do: Return any flares falling within the above dates of manufacture to the point of purchase for a free replacement. For further information call Pains Wessex toll-free on 1800 111 028, 9 am–5 pm (EST) Monday to Friday.

THE PRODUCT: Click has recalled the following **Click 4 way** and **6 way powerboards**:

- 4 way powerboard with overload protection – part no: CPS104.
 - 4 way powerboard with overload and surge protection – part no: CPS104S.
 - 6 way powerboard with overload protection – part no: CPS106.
 - 6 way powerboard with overload and surge protection – part no: CPS106S.
- Only products marked 'Made In China' and with batch numbers 25/99 through to 30/99 are being recalled. The batch number can be found on the powerboard adjacent to the point from which the cord extends. These products were sold from August 1999 until March 3, 2000.

The problem: The wiring in the powerboard may have been incorrectly installed. If this is the case the powerboard won't work and may expose users touching metal appliances connected to the powerboard to an electric shock.

What to do: Don't connect the powerboard to a power source. Return it immediately to the place of purchase for an exchange or a full refund. For further information, contact Click Customer Service on 1300 302 205, 8 am–5 pm (EST) Monday to Friday.

THE PRODUCT: Rover Australia has recalled **Discovery Series II petrol** and **diesel vehicles fitted with Active Cornering Enhancement (ACE)**, built between July 1999 and December 1999, within the VIN range YA233202 to YA258267.

The VIN is displayed on the vehicle identification plate at the passenger's side of the dash fascia when viewed through the front screen and also on the identification plate fixed to the radiator support panel.

The problem: The ACE system high-pressure pipe may fracture and leak fluid. This would revert the vehicle back to non-ACE handling and, if you drive

the vehicle long enough in this condition and enough fluid leaks into the engine bay, there is a danger that the fluid may ignite.

What to do: All vehicle owners registered with Rover Australia have been notified by mail, but any owners who haven't received a letter should contact the Rover Australia Customer Response Centre on 1800 625 642. Replacement of the ACE system high-pressure hydraulic pipe, free of charge, should be arranged immediately.

THE PRODUCT: Hillmark Industries has recalled **Ezidri Ultra 1000FD Food Dehydrators** sold since June 16, 1999, within the serial number range 97 3426 to 97 3924.

The model is identified by the name Ezidri Ultra 1000FD on the front decal near the control knob, and the serial number is found on the white sticker attached to the underside of the base.

The problem: The thermal fuse may not switch off in the event of overheating. This could cause the dehydrator to catch fire.

What to do: Send the base part only, with return address, to: Reply-paid 305, Hillmark Industries, PO Box 210, Marleston 5033. This, the repair and return postage will be free of charge. For further information or any queries contact Julia at Hillmark on 1800 671 109.

THE PRODUCT: Arlec Australia has recalled **Arlec Micathermic Heaters** (product code R202) and **Arlec Micathermic Heaters with timer** (R20T) sold since January 28, 2000. The product code is listed on the packaging and also on the side panel of the heaters themselves.

The problem: The composite materials in the heaters may not provide the necessary level of fire protection in the event of an electrical fault.

What to do: Stop using the heaters and return them to the store of purchase for a full refund. Alternatively, contact the Arlec divisional manager on (03) 9727 8777, 8 am–7 pm (EST) Monday to Friday (reverse charges accepted) to arrange for Arlec to collect the heater and refund the purchase price.

THE PRODUCT: Arthur Yates and Company has recalled **Yates White Oil Garden Insecticide Aerosol** 400 g cans with batch number 66433 printed on the base of the can.

The problem: The cans may leak, and while this poses no greater risk than normal use when spraying, the product contains hydrocarbon propellant and leakage may create a risk of flammability.

What to do: The manufacturer recommends:

- Handle the can with gloves.
- Use all the product immediately on plants as per the label instructions until the can is fully emptied.
- Dispose of the empty can as per label instructions.
- Wash hands after use.

Alternatively, a full refund may be obtained by contacting Arthur Yates and Company on 1300 369 074, 8.30 am–5 pm (EST) Monday to Friday.

THE PRODUCT: Claude's Fine Foods (NSW) has recalled all **Sundried Tomato Pesto** and **Fresh Basil Pesto** 150 g glass jars sold throughout Australia.

The problem: These products contain peanuts, which may cause an allergic reaction in some people, but peanuts are not listed among the ingredients on the labels. Nothing is wrong with the product other than this labelling omission.

What to do: The product should be returned to the point of purchase for a full refund. For further information, contact Claude's Fine Foods on (02) 9736 1741.

THE PRODUCT: Waterford Wedgwood Australia has recalled its entire **crystal lamp** range sold within the period 1986–99.

The problem: Due to some missing components, the lamps may not conform to current Australian electrical standards.

What to do: Don't use the lamps. Contact Waterford Wedgwood Australia on (02) 9899 2877 in Sydney or 1800 222 022 to arrange for repair or for a full refund.

Weekly updates of recalls and bans are posted on the CHOICE website at www.choice.com.au. You can also email us any recalls or bans not on this list at: ausconsumer@choice.com.au.

theHARD word

Mylanta
DOUBLE STRENGTH



WIN
Overdo it...
on a Gourmet
Tour of Europe.

Complete your Mylanta
Daily or as needed. For more information,
call 1-800-441-1111 or visit www.mylanta.com

Selfless promotion

Now, does Mylanta, the antacid, have anything to gain in promoting a competition urging the winner to "overdo it" on a gourmet tour of Europe?

NUTRITIONAL INFORMATION

THE FOLLOWING INFORMATION
REFERS TO DRAINED BEANS.
SERVINGS PER CAN: 4
SERVING SIZE: 67g

	PER SERVING 67g	PER 100g
ENERGY	580kJ	880kJ
PROTEIN	8.2g	12.2g
FAT	0.9g	1.3g
CARBOHYDRATE		
-total	24.8g	37g
-sugars	1.8g	2.4g
TOTAL DIETARY FIBRE	7.1g	10.6g
SODIUM	382mg	451mg
POTASSIUM	327mg	472mg

NO SALT ADDED
NO ARTIFICIAL COLOURS,
FLAVOURS OR PRESERVATIVES
EXCEPT FOR VITAMIN ENRICHMENT



Bean stalker

Bruce Frost of Innisfail impressed us with his comparison of two different brands of red kidney beans. According to the nutrition information on the labels, compared with 100 g of Edgell beans, 100 g of Master Foods beans have: 225% of the energy, 165% of the protein, 260% of the fat, 174% of the carbohydrate, 160% of the fibre, 150% of the sodium and 158% of the potassium. Perhaps Edgell gets the beans Master Foods rejects?

RED KIDNEY BEANS



GREAT IN CHILLI CON CARNE

How about a little help?

The *hard word* would like to thank all the readers who've responded with examples of outrageous ads, promotions and products. Thanks to R & S Kemp, B Frost, H Fowler, J Carter and A Frederick for their contributions to this month's *The hard word*. Please keep sending them in.

If you have any examples you think deserve to be on this page, send them to *The hard word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.

A request from our art team: If you send us clippings, labels or packaging, please keep them as clean and neat as possible (and don't mark them with highlighters or pens or cut the corners off, etc) so we can reproduce them on this page. Thank you.

The Incredible "Magic Bottle" Water Energiser
turns ordinary tap water into an
invigorating health tonic in seconds!

You can carry the 500ml Magic Bottle with you wherever you go. On holidays, travelling, the beach, gym, at home, school or work, just fill the Magic Bottle at the nearest tap. You'll have a lifetime supply of clear sparkling energised water that tastes better than expensive bottled water, and it's better for you.

Join the health revolution that's sweeping Australia, and start drinking your way to good health and wellbeing with Magic Bottle energised water.



The Magic Bottle never loses its power and it costs only \$30 plus \$5 delivery.
*Family size energiser \$50 plus \$5 delivery.
For more information phone Mediforce
9271 7540 or 0419 225 685
P.O. Box 134, Inglewood WA, 9932

Swallow this?

Jesus reputedly turned water into wine. Alchemists tried to turn lead into gold. With their 'magic bottle', Mediforce turns tap water into... \$30, plus \$5 delivery.



Now that's original!

As a great number of CHOICE readers have pointed out, Smith's 'New Tastier Original' potato crisps would seem to be a contradiction in terms.

30 more for the road...

According to the Frederick family of Ashmore in Queensland, the more moderately they drank from their cask of Lambrusco, the better it got!



AUSTRALIAN RED
LAMBRUSCO
PRODUCT OF AUSTRALIA

ENJOY WINE IN MODERATION
APPROXIMATELY 30 STANDARD DRINKS



PRODUCT OF AUSTRALIA

ENJOY WINE IN MODERATION
APPROXIMATELY 30 STANDARD DRINKS

